

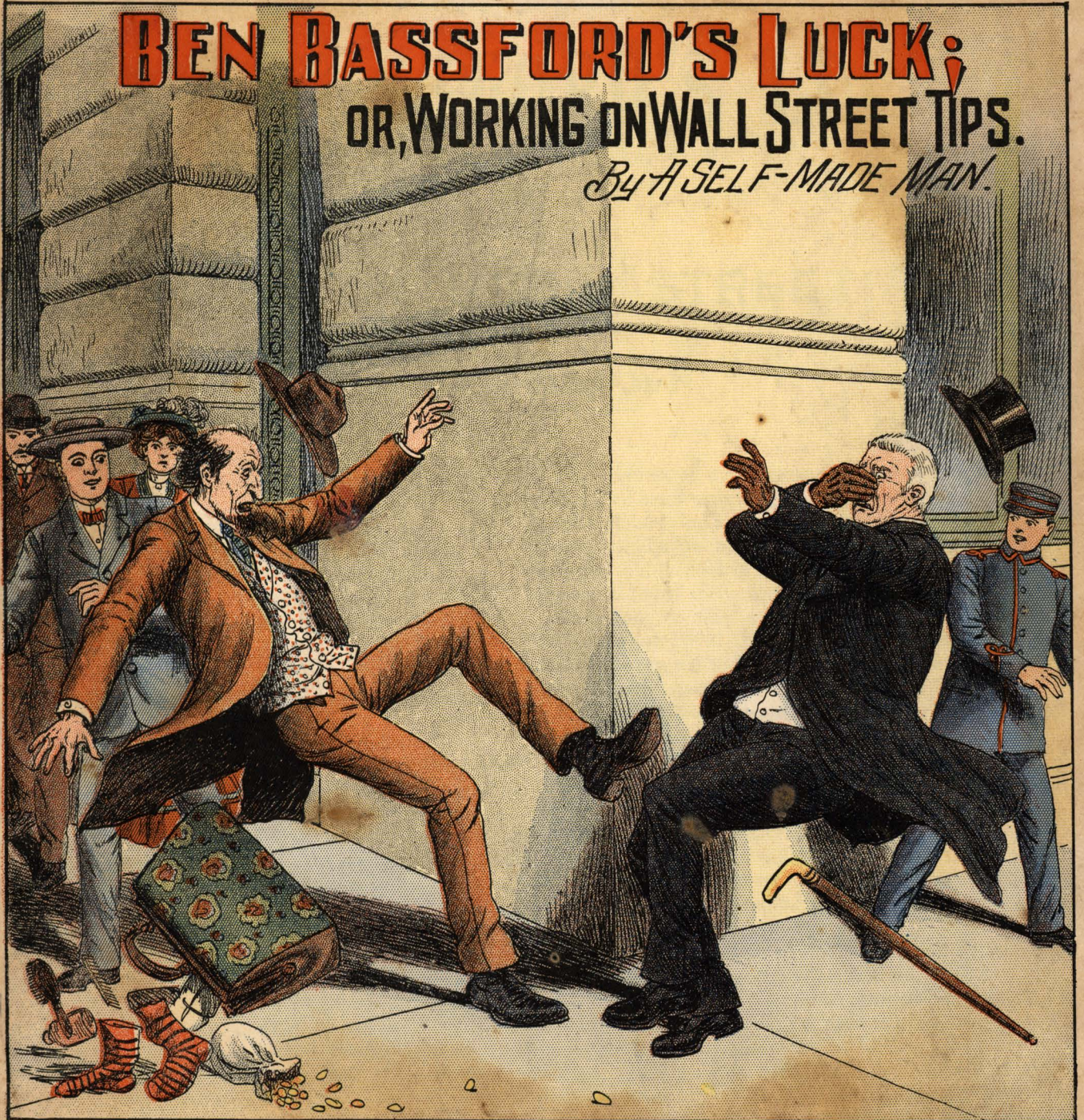
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FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

BEN BASSFORD'S LUCK; OR, WORKING ON WALL STREET TIPS. *By A SELF-MADE MAN.*



As Hiram Ridley swung around the corner he came into collision with Broker Meade who was rapidly approaching from the opposite direction. The impact was a startling and unexpected surprise to each. They rebounded like a pair of rubber balls.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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BEN BASSFORD'S LUCK

OR,

WORKING ON WALL STREET TIPS

By A SELF-MADE MAN

CHAPTER I.

BEN PREVENTS A TRAGEDY.

Click-click-click! Click-click! Click-click-click!

The ticker beside Broker Durand's desk, in his private office, suddenly struck up its metallic music after a brief interval of silence.

The broker, with face ashen and drawn, glared at the white tape reeling out from under the glass cover in a jerky kind of way.

He made no attempt to look at it this time.

The last quotations, a moment or two before, had spelled ruin within half a point, and with the market going off at the rate of a full point at a clip, and no hope in sight of a change for the better, there was no reason why the latest figures on the tape were not a confirmation of the disaster which had overtaken the brokerage firm of Durand & Berry, in common with others, that morning.

The firm was heavily loaded up with D. & G. shares, in anticipation of a continuance of the previous day's rise.

Never had the Stock Exchange, when it closed down the previous afternoon at three, folded its tents with surer confidence of a continued rise in D. & G., which had been the center of the wildest kind of excitement all that day.

The fight involved the largest interests of the Street.

Bulls and bears had fought out the battle with dogged stubbornness, but the bulls steadily and triumphantly overcame all opposition and the stock had roosted at 90.

There had been record-breaking sales, and the last half-hour had carried the whole list of stocks up with it.

The stiffness of the price at the close, which had never wavered as block after block of shares were thrown on the market, induced many brokers to repurchase at a loss what they had sold a few minutes before, for it looked as though they had sold themselves into a trap, and that nothing could prevent D. & G. going to 100 on the morrow.

Everything pointed in that direction when Jack Berry, the junior partner of Durand & Berry, left the office a few minutes before ten to look after the firm's interests on the floor of the Exchange.

Mr. Durand had come to the office early, confident and jubilant.

Everything seemed to be coming their way.

The junior partner had been instructed to begin unloading at around 98, and Mr. Durand was already figuring up the big profits he saw within his grasp.

Such was the condition of things on the surface when the chairman's gavel announced the opening of business at ten.

Then, in a twinkling of an eye, the whole situation was altered.

A powerful clique of bears, who had sat up half the night planning the campaign of the day, jumped on D. & G.

Their onslaught was like the appearance on the field of battle at a critical moment of a large body of reserves, fresh and aggressive.

Panic seized upon the heretofore confident bulls, and the slaughter began.

D. & G. began to tumble, and its retreat soon became a rout.

Broker Durand, sitting with the tape in his hand in full expectation of seeing the stock open at above 90, looked at

the quotations that flowed out of the instrument in silent dismay.

In twenty minutes D. & G. was dropping under 80, and the broker gasped as he saw all his paper profits vanishing like a puff of white steam.

With trembling hand he finally dashed off a note to his partner, called Ben Bassford, his messenger, and sent him with it at lightning speed to the Exchange.

Then he continued to watch the slump of the market with a stolid look.

At length D. & G. reached a figure so low that another drop would wipe the firm out of the market.

Then the ticker stopped as if to take breath, and Broker Durand sank back in his chair with the words, "Ruined—absolutely ruined!" on his lips.

At that moment the ticker began again as we have shown at the opening of this chapter.

The broker was so sure that, with the first stroke of the instrument, the Rubicon was passed that he made no effort to look at the tape again.

The sudden plunge from triumph to despair was too much for him.

It was as if the ground had given way from under him and he was sinking down—down into the bottomless pit of financial oblivion.

How could he face his wife, whom he had left that morning with the air of a conqueror, and tell her the truth; his children to whom he had promised presents without stint; his brother brokers on the Street before whom he had shouted before he was out of the wood?

He could not.

What, then, should he do?

The answer lay in a drawer at his elbow.

A silver-plated bulldog revolver.

In death, and death only, could he find a refuge from the fate that confronted him.

The suggestion was equivalent to the realization.

There was no hesitation about his movements when he drew the weapon, cocked it and placed it to his temple.

Then he paused to hurl a dying imprecation at the soulless instrument that was still clicking off its tale of ruin to the many—its success to the few—when—

Ben Bassford rushed into the room without the formality of knocking.

He paused in horror at the sight that met his gaze.

His face went white and his blood froze in his veins.

But only for a moment.

He tore off his hat and flung it, quick as lightning, at the hand that held the revolver, for he felt he could not cover the space himself in time to prevent a tragedy.

The hand of Providence must have directed his aim, for, straight as an arrow from the bow, the hat flew through the air and struck the broker's wrist just as he pulled the trigger.

There was a loud explosion that startled the whole office, as well as the passing people in the corridor, and a crash of glass.

The bullet had missed the broker's head and broken one of the big panes of the window overlooking Wall Street.

As Broker Durand turned a startled and aggressive look at the boy, Ben cleared the space between the door and the

revolving chair, grabbed the weapon and wrenched it roughly from his employer's hand.

"How dare——" almost snarled the broker.

"Read that note," cried Ben, pressing an envelope into his boss's hand.

"Note be——"

"It's rush. Mr. Berry wants immediate instructions. D. & G. has been halted and is going up again. Broker Had-don has come on the floor and is taking every share in sight. They say he has millions at his back and that he will snow the bears under before the day is over. Read the note, please, and let me have the answer like greased lightning!"

Under ordinary circumstances, Ben Bassford, plain, everyday messenger, would never have dreamed of talking to Mr. Durand in that strenuous tone.

It would have been rank mutiny.

But now it was different.

He was the master of the situation.

He had saved his employer's life, and he knew that he must carry a reply to the junior partner at railroad speed.

He saw that Mr. Durand was dazed, and so he used strong language to rouse him up.

And his words and attitude had their effect.

At the same time the doorway was filled with the excited faces of the cashier and clerks, while persons attracted from the corridor began thronging the reception room, eager to learn the cause of the shot.

Broker Durand, paying no attention to what was going on around him, tore open the envelope and read the note.

Whatever it contained, his face lighted up with an expression of hope, and turning to his desk he wrote a brief reply and handed it to Ben without an envelope.

The boy turned on his heel, pushed his way through the clerks who wanted to know what had happened, shoved the outsiders aside, dashed through the corridor, down the stairs to the street, and ran like a crazy boy for the messengers' entrance of the Exchange.

CHAPTER II.

BEN AND THE STENOGRAPHER.

"Ben Bassford, you saved my life. You saved my soul from the crime of self-destruction, and you saved my family from grief and shame. I thank you from the bottom of my heart, and I assure you that the service you have this day rendered me is one I never shall forget."

Thus spoke Broker Durand, fifteen minutes later, when Ben returned from the Exchange.

The young messenger stood respectfully at his elbow, after laying the revolver, which he had carried away with him in his pocket, on his employer's desk.

The ticker was clicking away just the same as ever.

But it seemed to have a different sound now.

At any rate, it was steadily recording a rise now in D. & G., where before it had been registering a slump.

Already the firm of Durand & Berry was out of danger, for the time being, at least, for at no time in Wall Street can one tell with absolute certainty that he is not in danger of a relapse.

Thus, in the short space of a quarter of an hour Broker Durand was raised from the depths of despair to the pinnacle of hope.

And he was deeply grateful to the boy, the lowest employee in his office, who was responsible for his being in a position to see the bright lining on the cloud which for a time hung over his fortunes and life.

"I am glad that I arrived in time to prevent you carrying out such a rash act, sir," replied Ben, earnestly. "I simply did my duty to you as I saw it, and I hope you will excuse the rough manner in which I felt obliged to act."

"Don't mention it, Ben," replied Durand. "If you had broken half the bones in my body, I should still be grateful to you. But for your prompt action I must now have been a corpse," he added, with a shudder, "and the newspapers would have had another sensation to record."

"I'm thankful that I cheated them out of the news," replied Ben, cheerfully. "Have you any orders, sir?"

"None at present. I will talk to you further about this matter when I have more time."

Ben bowed and retired to his chair in the waiting room.

Now that the excitement of the last half hour was over, and he had time to think, the boy began to wonder how he had managed to keep his wits about him when brought so unexpectedly face to face with a great emergency when so much had depended on instantaneous action.

One only knows what he is capable of when the occasion arises that calls for all that's in him.

Not one boy in a thousand, probably, would have saved Broker Durand's life under similar circumstances.

It was Ben's ability to think and act simultaneously on the spur of the moment that did the trick, and that is a valuable quality not often met with in man or boy.

After such an exhibition on his part it is almost superfluous for us to say that Ben Bassford was a smart boy.

There is no question about it.

He was a good boy, too—a good son to a widowed mother, and a good brother to an invalid sister.

His wages helped to support the little family, the balance of their income being provided by Mrs. Bassford out of the meager fees she received as an instructor on the piano.

Ben, his mother and sister lived in a modest little flat in Harlem, and they had a continual struggle to make ends meet from week to week.

Our young messenger had been working in Wall Street for a matter of two years.

During all that time he had kept his eyes wide open, learning all he could with an eye to the future, for he didn't expect to be always a messenger.

Some day he expected to provide his mother and sister not only with all the comforts of a nice home, but with many of the luxuries.

The sooner he was in a position to do that the better he would be satisfied, and consequently he devoted all his energies to trying to get ahead in the world.

Ben was a favorite in the office.

Everybody, from the head of the house down, with one exception, liked him.

The one exception was Enoch Ridge, a freckle-faced youth, who had been promoted to the counting room when Ben got his job in the office.

Enoch took a grouch against Ben from the first, and the grouch lasted.

His reasons for disliking Ben were known only to himself.

Possibly he was jealous of the messenger's growing popularity.

He had never been popular himself, either at the office or elsewhere.

One of his later reasons was the interest the pretty stenographer, Millie Saunders, showed in Ben—an interest he coveted himself, but couldn't gain.

Millie and Ben were certainly the best of friends.

His politeness to, and consideration for, the girl had won her goodwill.

He wasn't a fresh youth, like Enoch, and, consequently, she was not afraid to be familiar with him.

When he brought her a bunch of her favorite flowers, or, when he could afford it, a small box of good candy, she readily accepted his gift in the spirit he offered it.

When Enoch did the same thing she turned his presents down, for Enoch's manners were not pleasing to her.

Ben had hardly taken his seat in the reception room when the cashier called him into the counting room.

"How did that pistol happen to go off in Mr. Durand's private room, Ben?" he asked the young messenger with great curiosity.

"Well, sir, Mr. Durand had it in his hand, looking at it, I suppose, when I entered his room in a hurry, and my sudden appearance, without knocking, may have caused him to pull the trigger."

"Oh, that was it, eh? Well, it raised the deuce of a commotion. We had considerable trouble in clearing the waiting room of the outsiders who flocked in, thinking somebody had been shot."

"The only thing that suffered was the window."

"It's funny the boss should be looking at his revolver at such an important moment when D. & G., in which we are so heavily interested, was going down-hill as hard as it could go."

"Yes, lots of funny things happen in this world," replied Ben, trying to change the subject. "For instance, there's a friend of mine who never likes to board a Jersey City or a Brooklyn ferryboat."

"Why doesn't he?"

"Because it makes him cross."

"Makes him cross?"

"Yes—the river," and Ben, without a smile, walked over to Millie's desk to ask her if the report of the revolver had frightened her.

"It did, indeed, very much," she answered. "I was afraid somebody was hurt."

"No, there was no damage done except to the window and your feelings."

"Who discharged the revolver? Mr. Durand?"

"Yes."

"How came he to do it?"

"Accidents will happen in the best regulated families," replied Ben, evasively.

"I supposed it was an accident when I heard that nobody was hurt."

"I don't suppose that you know that the firm came within an ace of being wiped out this morning in the slump of D. & G."

"No, is that really a fact?" she asked, in a startled tone.

"It is. You can thank your stars that the appearance of

a broker named Haddon in the Exchange at a critical moment saved you your job."

"I suppose you're thankful, too, for the same reason," she said, with a smile.

"I won't deny it. I can't afford to be cast on my uppers these days. Things are altogether too strenuous with the family. Mother wouldn't know how to turn herself if I was out of work for even a week or two."

"The danger you mentioned is all over, I suppose."

"I believe so, though there's no telling what might happen if the market went on the toboggan again. The unexpected drop in prices wiped out a great many speculators. I wouldn't be surprised if the Street was strewn with financial wrecks."

"Nor I," replied the stenographer. "I don't see why so many people take the risks they do down here. As soon as one bunch is cleaned out another takes its place. There seems to be a constant current setting toward Wall Street."

"There is, or the brokers would do little business. The outside public come here because they think they are going to make money out of the brokers. That's where they fool themselves. The brokers live on the outside public."

"The outside public aren't the only ones who speculate. The clerks, messenger boys, and other employees of the district drop their money in the Street just as easily as do the lambs. Enoch Ridge has been speculating for the last year through a little bank on Nassau Street."

"Did he tell you so?"

"Yes. And Will Taylor told me so, also. He said that Ridge has lost most of his wages in one stock or another."

"I hope to do better than that if I ever get the chance to try my luck."

"I hope you'll never try it in the stock market."

"Oh, there's money to be made in stocks if you go to work about it right. There are people who——"

Mr. Durand rang for Ben at that moment, so he had to leave what he was going to say unfinished.

CHAPTER III.

HIRAM RIDLEY, OF MADISON CORNERS, NEW JERSEY.

When Ben reached the corridor with a note in his hand for a broker on Exchange Place, he met his friend, Dick Fanshaw, who worked for Broker Luther Meade, on the same floor, bound on an errand in the same direction.

"Hello, Ben," said Dick, "what was the excitement about in your office a little while ago?"

"What excitement?"

"Oh, come off! I heard that Mr. Durand fired off a revolver. What did he do it for?"

"How should I know?"

"You were in the office at the time, weren't you?"

"Yes."

"Then you ought to know something about it."

"It is not my business to inquire into Mr. Durand's actions."

"That's all right; but it was a curious thing for him to fire off his gun. Was somebody trying to hold him up?"

"Not to my knowledge."

"Oh, come, now, what are you so close about? What's the mystery?"

"I don't know that there's any mystery about the matter

The gun simply went off and the bullet smashed one of the panes in his window. That's all there is to it."

"What was he monkeying with his gun for? There must have been some reason for him having his revolver in his hand."

"That's his business, not mine."

"The fact of the matter is, you don't want to tell what you know. Isn't that it?"

"There isn't anything to tell."

"I should think you'd be willing to satisfy a fellow's curiosity. The shot raised a deuce of a commotion, so I heard. I was out at the time, or I'd been in your office in a brace of shakes."

"It wouldn't have done you any good if you had come in. There was a crowd in there, and they didn't learn anything, for it was none of their business."

"I heard that the superintendent of the building was making inquiries."

"I suppose he had a right to do that. The report of a pistol in a Wall Street building is something out of the usual, and it was his business to look into it. We might have had a dynamite crank, or something of that kind, in our office. People with bats in their belfry are going around all the time, and you never can tell when they may break out."

"It wasn't anything of that kind, was it?"

"No."

"Sure that it wasn't some customer who got caught in the slump this morning and went crazy over his losses?"

"Nothing of that kind. Our customers are all level-headed."

"You're lucky. We've got several customers whom I wouldn't trust any further than I could see them. Regular cranks. Think when they put the money up that they ought to win every time. If they don't they blame the boss."

"I wouldn't have such people around if I were Mr. Meade."

"Neither would I," replied Fanshaw; "but we have them, just the same."

"Is your boss interested in D. & G.?"

"Guess not, or he'd have a fit, the way things are going. First it's a boom, and everybody crazy thinking how much money they're going to make. Then it's a slump, and everybody crazy because they are on the wrong side. And then a boom again, with all the people who were sold out because their margins were exhausted kicking because they're out of it. I tell you these are hot times, all right."

"Yes, they're pretty sultry around this neighborhood. There's been fortunes won and lost since yesterday morning. Money changes hands quicker down here than any other place in the world, that I know of."

"It's a wonder many of the brokers don't go grayheaded in a day. I don't see how they stand the strain of such times as we are having on the Exchange now. If a man had a weak heart I should think he'd keel over. I haven't heard of any one going under, though."

"The brokers who have weak hearts keep out of the Exchange, I guess, and let the younger men do the strenuous work. Well, I'm going in here. I'll see you later."

When Ben came out of the building ten minutes later he almost butted into a tall, ungainly-looking individual with

chin whiskers, a store suit of clothes, and an old-fashioned carpet-bag.

There wasn't any doubt that he was a countryman, pure and simple.

His face and hands had a leathery, sunburned appearance that showed that most of his time was spent in the open air at work.

The carpet-bag alone was enough to attract attention to him.

It was the most wonderful-looking bag Ben had ever seen in his life.

It had bright-hued ornamental patches that fairly dazzled one by their brilliant coloring.

A comedian on the stage with his get-up would have raised an instantaneous laugh, and yet, though the man appeared to be a jay in apparel, his shrewd face belied the impression that he was a fool.

He appeared to be looking for some office, and had such a puzzled expression on his countenance that Ben thought he'd see if he couldn't help him out.

"Are you looking for some broker?" the boy asked him, politely.

"Wal, I reckon," replied the man. "I'm Hiram Ridley, from Madison Corners, Jersey, and I'm lookin' for Luther Meade, stock broker. Kin you steer me to his office?"

"Luther Meade? Yes, sir. His office is in the same building where I work, on Wall Street. I'm going back there now, so I'll show you the way."

"Wal, now, I thought this here was Wall Street," replied Mr. Ridley.

"No, this is Exchange Place."

"And what's that little lane back here? You don't call that a street, do you?"

"Yes, sir. That's New Street."

"A new street, eh? Darn my pumpkins! I should think they'd make it some size. Why, you kin hardly drive a wagon through that place."

"Property is very valuable down in this locality. They can't afford much space for streets."

"I s'pose that's why they build sich tall buildin's around here. By gosh! I don't see how they do it. I should think they'd fall over."

"No danger of that, sir. They're put up to stay."

"I shouldn't want to live in no sich place as this," said Mr. Ridley, shaking his head. "Them buildin's shet out all the sun and air. Wal, let's be goin'."

As they drew near the corner of Exchange Place and Broad Street, Mr. Ridley noticed the string of pedestrians pushing up toward Wall Street, and especially about a dozen messenger boys on the run.

"By gosh! There must be a fire!" he said, excitedly. "Come on, let's see where it is," and he started forward at a swinging pace that carried him several yards ahead of Ben, before the boy could get a hustle on to keep up with him.

Then it was that the unexpected happened.

As Hiram Ridley swung around the corner he came into collision with Broker Meade, who was rapidly approaching from the opposite direction.

The impact was a startling and unpleasant surprise to each.

They rebounded like a pair of rubber balls.

The stranger from Madison Corners dropped his variegated valise and threw up his hands, while the broker clapped one hand to his nose, which had sustained a severe bump.

The hats of both men fell to the sidewalk.

The carpet-bag flew open and spread a portion of its contents, including a bag of \$20 gold pieces, all around its owner.

The incident had been observed by a score of passers-by and a roar of laughter went up from the onlookers.

"Gol darn it, mister, can't you see where you're goin'?" ejaculated Mr. Ridley.

"Why in thunder can't you see where you're going yourself?" roared Broker Meade, in a great rage, for not only had his nose suffered, but, being a stout man, his stomach had also received a blow that nearly took the wind out of him.

"Wal, I kin see my way around, I reckon, if folks didn't butt into me. I s'pose you thought 'cause I'm from Jersey you kin play football with me. Wal, now, you're as mistaken as if you'd lost your shirt."

"You're an insolent fellow, and I've a great mind to hand you over to the police."

"I don't think you will hand me over to no police. If you want to fight this thing out right here I'll go you," and Mr. Ridley began to roll up the cuffs of his coat to show that he meant business.

The crowd which had quickly gathered, and was momentarily increasing in proportions, hailed this pugilistic manifestation on the countryman's part with shouts of approval.

The spectators thought they saw fun ahead.

If it hadn't been for Ben, who, at the beginning of the trouble, sprang forward and picked up Mr. Ridley's bag of money, and shoved it, with his other property, into the carpet-bag, his wealth would probably have vanished when the crowd closed in on the principals of the incident.

Broker Meade uttered a snort of disgust at the countryman's defiant attitude, and picking up his hat, forced his way through the mob and hurried away, just as a policeman came up to inquire into the cause of the disturbance.

CHAPTER IV.

BEN PILOTS MR. RIDLEY TO HIS OWN OFFICE.

Mr. Ridley regarded the policeman with a good deal of suspicion.

"What do you want, anyway?" he said, in an aggressive tone.

"I want to know what's the trouble around here," replied the officer, taking out his little memorandum book.

"Oh, you do? Wal, then, why don't you ask that man that butted into me? He's the cause of the hull thing. I was just startin' for the fire when——"

"What fire? What are you talking about?"

"There's a fire up the street, ain't there? I seen a hull slew of people rushin' along this here cross street, boys runnin', and I dunno what. Hain't there a fire?"

"No, there isn't a fire," replied the policeman, testily.

"You'd better move on, or I'll run you in."

"Run me in! Where'll you run me into?"

"The station house."

"I don't reckon you will. I ain't done nothin' to be run in for."

"Then move on, d'ye hear?"

At this point Ben, fearing complications, interfered and explained to the policeman how the trouble had happened.

"That's how it was, eh?" replied the officer. "What's your name, sir?" to the Jerseyman.

"What do you want to know my name for?" asked Mr. Ridley, suspicious of some kind of a bunco game.

"I've got to make a note of it."

"His name is Hiram Ridley, officer," said Ben.

"Where does he live?"

"Madison Corners, New Jersey," answered Ben.

"I reckon you ain't got no right to tell all I told you," said Mr. Ridley, looking at Ben in an offended way.

"The policeman has a right to ask you your name and address, Mr. Ridley," replied Ben, in an explanatory tone.

"Wal, if he has it's all right, I s'pose. I ain't much used to York City ways."

"The other gentleman is Broker Luther Meade, of No. — Wall Street," said Ben to the officer.

"What's that?" exclaimed Mr. Ridley. "Was that there man Luther Meade?"

"Yes, sir."

"The stock broker I asked you to steer me to?"

"Yes, sir."

"Wal, gol darn me, if I'm goin' to call on him now. He ain't no gentleman. He writ me a letter offerin' to buy my minin' stock and put the money in some stock that he said was goin' to boom. I reckon I'll go to somebody else. Do you know a good broker you could recommend me to?"

"Sure," said Ben. "I'll introduce you to my boss."

"Is he a good broker?"

"One of the best in Wall Street."

"Then we'll go and see him. Come on."

The crowd faded away as rapidly as it had gathered, the policeman sauntered off, and Ben, with Mr. Ridley in tow, started for Wall Street.

"This here is a good, wide thoroughfare. What avenoo do you call it?" said Mr. Ridley to Ben.

"This is Broad Street."

"I reckon it's broad enough, but what do you call it?"

"Broad Street is the name of it."

"Oh, I understand. Excuse me, I didn't catch on. Where is Wall Street?"

"Right up yonder where you see the sub-treasury building."

"That white buildin' with all them wide steps?"

"That's right."

"Say, what buildin' is this? It's a gol-darned fine one."

"This is the New York Stock Exchange."

"You don't say!" replied Mr. Ridley, stopping and staring at it. "This is where all them bulls and bears cavort around, ain't it?"

"Correct," chuckled Ben.

"I was goin' to ask Broker Meade to take me in to see the fun. Maybe your boss would do that if I do business with him."

"He might let me take you around to the visitors' gallery, though I'm pretty busy these days."

"I should like to go. I told my wife Maria that I'd take

in all the sights before I got back, and I want to do it. I'm willin' to make it worth your while."

"I shouldn't charge you anything if I had the time."

"Wal, what's your time worth? I could hire you for a day, couldn't I?"

"No, sir, I'm afraid not."

"I'm sorry for that. I rather like you. I think you're a real clever boy. I kin tell a smart boy when I look at him."

"So you think I'm smart, do you, Mr. Ridley?" laughed Ben.

"I'll allow that you're 'bout as smart as they come. I kin see it croppin' out of your face."

"Now we're on Wall Street, Mr. Ridley," said Ben, as they were crossing over from Broad Street.

Mr. Ridley stopped and looked up and down the thoroughfare with a great deal of curiosity.

"So this here is Wall Street, where all the stock tradin' is done, eh?"

"Yes, sir."

"And what's that there church yonder with the big clock?"

"That's Trinity Church."

"So this is Wall Street. I s'pose all them buildin's is full of capitalists, and stock brokers, and sich like?"

"Yes, sir."

"They say there's more money in Wall Street than in any other place on the globe. I wonder where it's kept?"

"In the banks, and trust companies, safe deposit vaults, and in circulation."

"I wish Maria was here. She'd be tickled to death to see all these buildin's, some of 'em so tall that it makes you dizzy to look up at 'em. What's that thing down yonder in the air? I thought I seen some cars runnin' on it."

"That's the elevated railroad."

"Wal, I heard a hull lot about them cars that run in the air. Deacon Smith, of Blairsville, near the Corners, rid on 'em every time he come to York. He said they was as safe as though they was on the ground."

"They're safe enough," replied Ben.

"I reckon I must take a ride on 'em afore I go back."

"Here's our office building, Mr. Ridley. We're on the second floor, so there isn't any use of taking the elevator. Just follow me," and Ben led the way up the flight of marble stairs.

Ben told Mr. Ridley to take a seat and then he knocked at the door of the private office.

Receiving no answer, he looked in and saw that Mr. Durand was out.

"I'm sorry, Mr. Ridley, but my boss is out. I'll have to take you to another broker, I suppose, if you're in a hurry."

"I dunno as I'm in a hurry," replied the countryman.

"I might go out, take a look around and come back."

"I'm afraid you wouldn't find the building again easily. I'll give you one of our cards, and then you can inquire your way back. You want to sell some mining stock, I believe?"

"I reckon that's right."

"What's the name of the mine, where is it, and how many shares have you?"

"It's the Little Mohawk Silver Mining Co., somewhere out in Nevady. I've got 10,000 shares of the stuff which

cost me fifteen cents a share. I've been holdin' on to it nigh on to three years, expectin' to make my fortin out of it, but I guess I was buncoed, for Deacon Smith told me that he looked it up for me and said that it warn't worth more'n ten cents a share now. Broker Luther Meade writ me that he'd give me 9 1-2 cents a share, so I concluded to come to York and make a trade."

"Mr. Durand will give you all that it is worth."

"How kin he tell what it's worth?"

"By the daily market reports of the Western exchanges."

"Wal, I don't know what them things are, but I reckon it's all right."

"How came you to buy that stock?"

"A fellow boarded at our house for two weeks three years ago. Him and his wife were mighty highfalutin' kind of folks. They put on a hull lot of airs, and had lots of money. He talked me into buyin' the stock. Showed me a stack of shares that he said he owned himself, and expected to make a million out'r. I believed him then, but since I've had my doubts. Maria wouldn't have let me teched the stuff if she'd known anythin' about it. But, you see, I wanted to surprise her when the stock went to a dollar a share, as that man said it would. But it never went a cent higher than fifteen cents, and didn't stand long at that."

"That chap unloaded a kind of gold brick on you," said Ben. "You're lucky to be able to get 9 1-2 cents a share for it, I should think. Where are you stopping?"

"I hain't stoppin' no place jest yet, but I expect to go to the Astor House. I come down here straight from the ferry."

"The Astor House is up near the Post-office, on Broadway."

"Yes, I kin find it, all right. I guess I'll go right up there now and leave my valise and git somethin' to eat. I'll be back some time this afternoon."

"That's a good idea," said Ben. "Walk up this street to Broadway, cross over to the church, and then turn up the street. You can't miss the Astor House, then, for it's on that side of Broadway."

Ben took the countryman downstairs and started him off right, and then returned to the waiting room.

CHAPTER V.

THE WORTHLESS CERTIFICATES.

When Mr. Durand came back Ben told him about his meeting with Hiram Ridley, of Madison Corners, New Jersey, and how he had fetched the countryman to the office, as he wanted to dispose of 10,000 shares of Little Mohawk Silver Mining Co. stock.

"He told me that Mr. Meade offered him 9 1-2 cents a share for it. He was on his way to Mr. Meade's office when he accidentally collided with that gentleman at the corner of Broad Street and Exchange Place. After that he wouldn't do any business with Mr. Meade, and so I brought him here. As you were not in he decided to go to the Astor House, take a room and get something to eat. He said he would come back this afternoon," said Ben.

"Little Mohawk, eh?" said Broker Durand, reaching for a pigeon-hole in his desk and bringing out the latest mining exchange report.

He scanned the list and finally placed his finger on a name.

"It's quoted at ten cents. I wouldn't give him over nine for it," he said, putting the report back in the pigeon-hole.

"Well, sir, I suppose he is not likely to do any better elsewhere."

"Hardly. All brokers want some leeway in purchasing mining shares of the standing of the Little Mohawk. In fact, I am not anxious to buy it, as there is very little in it for the house. And now, Ben, I want to make you a small present on account of the heavy debt I owe you. Remember that I am not attempting to pay you for what you did for me. It would be beyond my power to do that, even if I were to hand you over my entire fortune, since there is nothing more precious to a man than his life and his reputation."

The broker took an envelope from his desk and handed it to Ben.

"Just consider what you will find in that as a slight recognition of my appreciation of your presence of mind and prompt action in my behalf."

Ben opened the envelope, which was not sealed, and took out a check to his order for \$1,000.

At first he was loath to accept such a present, but as his employer insisted, he finally put it in his pocket and thanked him.

The cashier coming in with a couple of letters left by the mail carrier, Ben returned to his post in the room outside.

When he took the firm's deposit to the bank that afternoon he got the check cashed.

He put \$900 in an envelope, addressed to himself and asked the cashier to put it in the office safe, the \$100 he placed in his pocket to take home as a pleasant surprise to his mother.

Mr. Ridley did not show up at the office that afternoon, and at the usual time Ben put on his hat and bade the office adieu for the day.

His mother was very much surprised to hear about the narrowly-averted tragedy at the office, and still more so on receiving the \$100, which was a perfect godsend to the little family.

"That isn't all I got from Mr. Durand, mother, but it is all I brought home. I may find use for the rest of the money in working a little stock deal I have in mind. I found out this afternoon that a clique of big brokers are about to corner a certain well-known stock, and that means it will rise in price in a few days. I will be able to buy 150 shares at the present figures, and I stand to win \$1,000 or \$1,500 by the transaction. That will kind of put us on Easy Street."

"Fifteen hundred dollars!" exclaimed his mother, in astonishment. "Do you really expect to make so much money as that? Why, it would be a fortune to us."

"Yes, I think it would come in quite handy. Sadie needs some new clothes, and so do you, while I wouldn't object to a new suit myself."

Ben then told his mother about Hiram Ridley, and how he and Broker Meade came into collision at the street corner.

"It was the funniest mix-up I ever saw," laughed Ben. "It was like two battering-rams coming together. Both of them got the shock of their lives, I guess. - Mr. Meade was

mad all over, and Hiram Ridley wanted to fight the broker. Half the things, including a bag of money, came out of Ridley's bag. If I hadn't been there to recover them for him he would probably been out all the money, which must have amounted to \$1,000, at any rate. He is a regular jay, and talks and acts as if he never was in New York before. I suppose he was brought up at Madison Corners, and this is the first time he ever ventured any distance from the place."

Next day when Ben carried a note to Mr. Berry, the junior partner, at the Exchange, he found that the excitement which had reigned there for the past two or three days had moderated somewhat.

D. & G. had gone up high enough for the firm to get out of their hole with a moderate profit, and both partners were thankful over the outcome.

Ben, having decided to go into his first speculation on the market, made his way to the little Nassau Street bank and left an order for the purchase of 150 shares of M. & O., at the prevailing price, which was 58.

He put up all but \$30 of his money on margin, quite confident that the tip he got hold of was a winner.

As he was going back to the office he met Hiram Ridley stalking down the street, apparently heading for Durand & Berry's office.

"Good-morning, Mr. Ridley," said Ben. "You didn't come back yesterday as you said you would."

"No," replied the countryman, after shaking hands with him. "I went sightseein' on one of them new-fangled machines with a hull lot of seats on top. There was a chap in front with a trumpet. Every once in awhile he'd beller out something through the horn and p'int his hand at a buildin', or some'thin' else. The ride cost me \$2, and I seen a hull lot. I wish Maria had been along. She would hev enjoyed it, and I reckon she wouldn't hev missed nothin'."

"Are you bound for our office now?"

"Yes, that's where I'm goin'. Is your boss to hum?"

"Yes, you'll find him in at this hour."

When they reached the office Ben announced Mr. Ridley and showed him into the private office.

He had his certificates of mining stock in a paper under his arm.

In a few minutes Mr. Durand called Ben inside.

"Take these certificates over to the Mining Exchange and see if they're all right, Ben," said his employer.

"Yes, sir," replied the young messenger, hurrying away. On the street he came face to face with Dick Fanshaw.

"Where are you bound now in such a rush?" asked Dick. "I'm going over to the Mining Exchange."

"Say, you ought to see my boss's nose this morning."

"What's the matter with it?"

"It's swelled up like a damaged onion."

"I'm not surprised. If you got the whack he got yesterday yours would be swelled up, too."

"Why, what do you know about the matter?" asked Dick, in surprise.

"I know considerable. Come with me as far as New Street and I'll tell you."

Fanshaw's curiosity induced him to do so, and on the way Ben told him how Mr. Meade and Hiram Ridley came to-

gether like a pair of rams at the corner of Exchange Place and Broad Street on the previous morning.

Dick thought it a good joke on his employer, and when he got back to his office he spread the news among the clerks.

When Ben presented the Little Mohawk certificates for examination to the secretary of the Mining Exchange he was told that they were not genuine certificates, and, consequently, not worth a cent.

"Gee! That's tough on Mr. Ridley," he said to himself on his way back to the office. "The chap who sold him the shares was a regular gold brick swindler."

He reported the facts to Mr. Durand, and the countryman nearly had a fit.

"Not worth anythin'!" he ejaculated. "Why, I paid \$1,500 cash for them certificates!"

"You were robbed, Mr. Ridley," said Mr. Durand. "It was a clear case of bunco."

"By gosh! I don't know what Maria, that's my wife, will say when I tell her. I dunno as I dare go hum."

When the Jerseyman came out of the private room he looked pretty glum, and Ben felt sorry for him.

"A pretty low down trick that chap played on you, Mr. Ridley. Such fellows ought to be serving time in the State's prison."

"He'll serve time in a hospital if I ever meet him ag'in," replied the countryman, with an aggressive gleam in his eye.

At that moment a dapper-looking man entered the room.

"Can I see Mr. Durand?" he asked of Ben.

"Give me your name and I'll take it in to Mr. Durand."

"My name is Howard Drumgoole."

At the mention of the name Hiram Ridley, whose back was turned to them, swung around like a flash and looked at the newcomer.

Then, to Ben's great astonishment, he sprang at the visitor and seized him by the throat.

"You rascal! You bunco swindler! Give me back the \$1,500 you got from me for them gold brick certificates of Little Mohawk Silver Mining Co. Give it back, do you hear, or, by gosh! I'll choke the teeth down your throat!"

CHAPTER VI.

THE RESULT OF BEN'S FIRST DEAL.

Mr. Ridley spoke so loud, and in such a significant tone, that everybody in the office heard him and took notice.

The cashier and clerks looked through the brass fence that divided the counting room from the outer room and saw the Jerseyman shake the dapper-looking man as a cat might a mouse.

Ben didn't feel called on to interfere, and it wouldn't have done any good if he had, for Hiram Ridley was a strong and wiry man, and he meant business.

The cashier and one of the clerks, however, came to Drumgoole's rescue, and they had a job of it in separating the men.

Drumgoole was a wreck when he was pulled away from the countryman.

He made an attempt to leave the place, but Ben prevented him from doing so.

The boy was in full sympathy with Mr. Ridley, and if

this chap was the man who had swindled the Jersey farmer out of \$1,500 he ought to be handed over to the police.

Mr. Durand, hearing the racket, came to his door to find out the cause of the disturbance.

The cashier explained matters as far as he knew.

"That fellow, Drumgoole, is the bunco steerer who swindled me on them Little Mohawk shares that you said ain't worth the paper they're printed on," said Mr. Ridley in a ruffled tone.

"It's a lie," replied Drumgoole, as he arranged his tumbled garments. "I never saw that man before. I'm no swindler. I'm connected with the Goldfield Mining Syndicate, on Maiden Lane, and I came here to see the head of this firm on business."

"You must have made a mistake, Mr. Ridley," said Mr. Durand, who was expecting a representative of the Goldfield Mining Syndicate to call at his office that morning.

"No, I ain't made no mistake," replied the Jerseyman, doggedly. "I kin prove he's the man by Maria. Him and his wife boarded at the farm three years ago for two weeks, and it was while they was there that he rung his gold brick swindle in on me. I'm goin' to have him arrested right now."

He turned to Ben and asked him to get a policeman.

As there was no doubt that Mr. Ridley was thoroughly satisfied as to the identity of the man, and as Mr. Durand could not vouch for the respectability of his caller, as he had never seen him before, the situation was a decidedly awkward one.

The broker was inclined to believe that there must be some mistake in the matter—that Drumgoole was unfortunate enough to resemble the real swindler—but still he could not pass any judgment on the case.

Ben asked his employer if he should telephone for an officer, but the broker did not like to commit himself in favor of either party in the trouble.

"If you let him leave this office," said Mr. Ridley, angrily, to Mr. Durand, "I'll foller him until I see a policeman, and then I'll have him took up."

"I denounce that man's charge as preposterous," sputtered Drumgoole. "He ought to be arrested for assaulting me."

"Why don't you have me arrested, then?" said Mr. Ridley, aggressively.

Drumgoole, however, showed no eagerness to have an officer sent for.

"Well," said Mr. Durand, "I can't have anything to do with this matter. If you think this man has swindled you, Mr. Ridley, you can go before a magistrate and swear out a warrant against him. Then the case will be sifted out in the police court."

"And where will he be when I git the warrant?" replied the countryman. "No, sir. Now that I've got him within reach I'm goin' to see that he don't git away."

Ben noticed that Drumgoole looked uneasy at the determined attitude of Mr. Ridley, and he more than suspected that the man from Madison Corners had the right individual cornered.

Mr. Durand shrugged his shoulders, and to put an end to the discussion he asked Drumgoole to walk into his office.

When the door closed upon them, Mr. Ridley planted himself near the door leading into the corridor in order to

see that the alleged swindler did not escape him when his business with the broker was finished.

"Are you positive that is the man who swindled you with those mining shares?" Ben asked him.

"I kin swear to it," replied Mr. Ridley, emphatically.

"Then you ought to do as Mr. Durand says. Swear out a warrant and have him arrested. You can send a telegram to your wife to come on and identify him in court. The magistrate will hold him for trial unless he can show that it is a case of mistaken identity on your part," said Ben.

"I don't know nothin' about goin' before a magistrate. Wouldn't know where to find one if I did. Besides, this Drumgoole would make himself scarce while I was doin' all this, and then what would it amount to?"

"If he's employed by the Goldfield Mining Syndicate, of Maiden Lane, it is likely that an officer would be able to find him. Just wait a minute. I'll look in the city directory and see if I can find where he lives," said Ben.

On examining the directory he found a Howard Drumgoole, whose business address was given at No. — Maiden Lane; residence at the Glendale apartment house in West Forty-fourth Street.

He took it down on a slip of paper and handed it to the Jersey farmer.

"Now you take my advice, Mr. Ridley, and go to the Tombs Police Court on Centre Street and swear out a warrant against Drumgoole. Give both of those addresses, so that if Drumgoole is guilty, and keeps out of the way downtown, the officer will be able to nab him uptown."

"How will I git to the police court on Centre Street?"

Ben gave him explicit directions how to find Centre Street, and where the Tombs Court was, and Mr. Ridley departed to carry out the plan.

"I suppose you heard the racket out in the waiting room, Millie," said Ben, when he carried some papers for her to copy after the departure of Drumgoole.

"A person would have to be deaf that didn't," she replied. "What was it all about?"

Ben told her the circumstances.

"Do you think that man was the swindler?" she asked.

"I do. Mr. Ridley has gone to the Tombs Court to swear out a warrant for his arrest. He may send the fellow up the river, but I'm afraid he'll never get any of his money back at this late day."

Ben kept his eye on the ticker that day whenever he got the chance, but M. & O. transactions on the Exchange were few, and the price varied only one-eighth of one per cent.

He was, of course, deeply interested in the fate of his \$870, and he thought of little else until it was time to go home.

He wondered if Howard Drumgoole had been arrested, and, if so, whether the farmer would be able to prove that he was the swindler who had robbed him.

Next morning he looked the paper carefully over for a paragraph that would enlighten him on the subject.

Instead of finding what he was after he read something that gave him a shock.

A man, who gave his name and address as Hiram Ridley, of Madison Corners, N. J., had been struck by an automobile on Centre Street, about noon the day previous, and had sustained serious injuries.

The paper reported that he was taken to a certain hos-

pital in an ambulance, after lying nearly an hour on the sidewalk.

"Gee! That's tough," ejaculated Ben.

He showed the paragraph to Mr. Durand when he came in, and told the broker that the farmer was on his way to the Tombs Court to get out a warrant against Drumgoole when the accident happened to him.

There was nothing much doing in M. & O. that day, either, the stock closing at 58 1-2.

On his way home Ben went to the hospital to inquire as to the condition of Mr. Ridley.

He learned that the farmer had sustained a broken leg, and that three of his ribs had been fractured.

"Then he will get over his injuries?" said the boy.

"Oh, yes. He'll be all right after a time."

Ben was glad to hear that, at any rate, and he asked the young surgeon who answered his inquiries if he would kindly tell Mr. Ridley that Ben Bassford, of Wall Street, had called and asked about him.

The surgeon said he would and the young messenger left.

Next day M. & O. began to show signs of life.

There were a good many sales of the stock, and the price went up two points.

It went up two more next morning, which was Saturday, closing at noon at 62 1-2.

Ben was \$600 to the good so far, and he felt uncommonly good.

On Monday morning when he was sent to the Exchange with a note for Mr. Berry he found Dick Fanshaw standing at the rail waiting to deliver an envelope to a broker on the floor.

"I guess there's another boom on," said Dick, pointing to a big group of traders where there seemed to be a good deal of excitement going on.

"What is the stock?" asked Ben, eagerly.

"It's M. & O. I hear that it's scarce and, consequently, everybody wants some of it now."

"That's fine," replied Ben.

"What do you care?"

"A whole lot."

"How?"

"I bought a few shares on margin the other day, and I'm looking to make a stake out of it."

"I thought you didn't have any funds with which to speculate?"

"Oh, I got hold of a few ducats in an unexpected way and I put them up on M. & O."

"Did you go to a bucket-shop?"

"No. I put the deal through that little bank on Nassau Street."

"Oh, I know the place. They'll buy or sell as few as five shares of any stock for a customer. That's where most of the messengers who operate go. I saw your clerk, Enoch Ridge, come out of there Friday, about one o'clock, so I suppose he's in on a deal, too."

At that moment the broker Dick was waiting for came up and took his note, wrote a reply and told him to deliver it in a hurry, so he had to rush off.

While Ben was waiting for Mr. Berry he saw from the quotations on the board that M. & O. had gone up to 65 since the Exchange opened.

He was tickled to death, for he was over \$1,000 ahead of the game at that point.

Although he was kept on the run all day, he was able to keep track of the stock he was interested in, and he noted with satisfaction and no small excitement that the price of M. & O. kept going up until when the Exchange closed for the day it had reached 71.

"I wonder how much higher it is likely to go?" Ben asked himself. "I'm almost afraid to risk it further. I'm likely to be so busy to-morrow that I won't have a chance to sell out if things take on a squally look. Now, \$1,900 in the hand is better than twice that amount in the bushes. I guess I'll leave an order with the bank on my way home to sell me out say at 72, or at the market, if it doesn't go any higher in the morning."

He had decided to do that when he left the office at half-past three, so he went right to the brokerage department of the little bank and put in his order.

He watched the ticker next morning with a good deal of anxiety, and didn't feel easy till he saw a quotation on the tape at 72 1-8.

Then, feeling satisfied that he was safe, he went about his business feeling like a bird.

On Wednesday morning he got a statement and check from the bank, showing him that he had won \$2,100 on the deal, which made him worth \$3,000, all told.

CHAPTER VII.

BEN MAKES AN EXHIBITION OF HIMSELF.

"I sold out my shares of M. & O. yesterday, Dick," said Ben that afternoon, "and on the strength of my winnings I'm going to blow you to a show to-night, if you'll come."

"If I'll come?" grinned Fanshaw. "You can just gamble on it that I'll come. How much did you pull off?"

"That's one of my business secrets," laughed Ben.

"Well, you might tell a fellow."

"What good would it do you to know?"

"It would satisfy my curiosity."

"You're as bad as a girl. Well, I'm not saying anything, so you'll have to be satisfied with that."

"I'd tell you how much I won if I'd made a haul in the market," grumbled Dick.

"I've decided not to tell anybody about the amount of my winnings, so don't get mad about it."

"Oh, I don't care. What show are we going to take in?"

"The Harlem Opera House, if that suits you."

"Anything suits me, especially when I'm not paying for it."

Accordingly, Dick called at Ben's flat that evening at half-past seven, and they started for 125th Street together.

The show was out at eleven o'clock, and then Ben proposed that they go and have something to eat.

Fanshaw had no objection, so they entered a first-class chop-house near the theater.

The side tables were separated with tub plants with spreading leaves.

While they were looking the bill-of-fare over a well-dressed, youngish man and a boy of nineteen came in and took possession of the table behind Ben.

In a few minutes Ben heard the name of Hiram Ridley mentioned back of him.

Instantly his attention and curiosity were aroused, and turning around he peered through the leaves at the persons occupying the next table.

He recognized Howard Drumgoole as one, while the other, to his surprise, was Enoch Ridge.

Dick was reading the final edition of an evening paper while they were waiting to be served, and so Ben leaned back in his chair, curious to learn what Drumgoole was saying about Mr. Ridley.

"It was lucky for you that the old jay got run over that day," he heard Enoch say, "or he'd have had you pulled in. What are you going to do when he gets out? He'll be hunting for you with a cop."

"Oh, I'll fix him," replied Drumgoole, carelessly.

"How will you?"

"I'll offer to make it all right with him."

"Do you mean to cough up that money you got away from him?"

"Not on your life, Enoch," laughed Drumgoole.

"Then how are you going to make it all right with him?"

"I'll give him 10,000 shares of another stock that is worth what Little Mohawk is to-day on the market."

"You will?"

"Sure."

"Why, that will cost you about \$1,000."

"No, it won't cost me \$1,000. It will cost me about \$75, and that's getting out of a bad hole cheap."

"I don't see how you make that out. You can't get the stock for nothing, even if you get it at your office, unless you intend to steal it. Ten thousand shares of a ten-cent stock is \$1,000."

"I'll tell you how. I'm going to work it. We've got a lot of certificates of the Golden Anchor Silver Mining Co., of Paradise, Nevada, at the office. The stock is selling at ten cents a share. The certificates are in blank, and we fill them out when we make a sale. I'll fill one out for 10,000 shares, and report a sale of 1,000 shares to the office. See? Then I'll give Ridley the certificate for the three bogus Little Mohawk ones that I unloaded on him three years ago."

"Supposing he won't take the Golden Anchor certificate? I'll bet he'll want the cash."

"I'll tell him that I can't do any better. That if he has me arrested and prosecutes me he won't get anything at all in that case. He'll be willing to compromise, I'll bet."

"Suppose he offers the certificate for sale, as he's likely to do, for he brought the Little Mohawk shares to our office to dispose of them, the broker who handles the matter for him will be sure to find out that the certificate has been raised, and then you'll be in a worse hole than ever?"

"I'll get around that, all right," replied Drumgoole, confidently.

"I don't see how you can."

"There are a whole lot of things that you don't see besides that."

"Don't get funny, Cousin Howard. You——"

That's as far as he got, for at that moment Ben, in his eagerness to overhear their conversation, leaned too far back and his chair went over with a crash among the leaves of the spreading plant.

The accident placed Ben in an awkward position, and called general attention to him.

Drumgoole sprang to his feet and looked around.

When Ben extricated himself from his dilemma, Enoch Ridge recognized him at once, and whispered something to Drumgoole.

He looked pretty hard at Ben, but he resumed his seat without saying anything to the young messenger.

Ben's chair wasn't injured any, and, with a very red face, he righted it and sat down.

The plant had not suffered anything to speak of, so there were no damages in prospect for the boy to face.

"How the dickens did you come to go over?" chuckled Dick, who thought his companion's misfortune very comical. "Tilted your chair too far back?"

Ben made no reply.

He was disgusted with himself and at the outcome of the situation which had interested him so much.

He had overheard the scheme that was to be worked on Hiram Ridley, and was expecting to learn more important information when the chair went over with him and he made a ridiculous exhibition of himself before the eyes of all in the room.

Worst of all, his identity had been discovered by Drumgoole and Ridge, and it was quite possible they would suspect that he had been listening to their talk.

The former, if he wasn't a fool, would doubtless alter his plans in connection with the New Jersey farmer, and adopt some other means of placating him, thus putting it out of Ben's power to make use of what he had overheard.

That's the way Bassford figured the thing out as the waiter appeared with their supper.

Dick saw that his companion felt sore over the accident, so he said no more about it, but pitched into the appetizing food before him.

Drumgoole and Ridge resumed their talk in very low tones, but what passed between them reached no other ears but their own.

Ben ate in a mechanical kind of way.

He had lost a good part of his appetite for the supper.

It was the first time in his life that he had felt real cheap, and thirty cents was about the value he set upon himself at that moment.

Dick tried to draw him out by talking about the show, but didn't succeed to any great extent.

Ben was glad when the meal was over and they were outside.

Then he explained the whole affair to Dick.

"Too bad that your chair gave you away," said Fanshaw. "You might have heard a lot more that would have helped you queer that fellow's little game against Hiram Ridley."

"That's right," replied Ben. "He was going on to explain to Ridge how he expected to get around the difficulty of Mr. Ridley offering the Golden Anchor certificate for sale, when over I went and spoiled the whole thing. It was hard luck."

"That's what it was. Gee! I didn't know what had happened when you went down with all that racket. I was reading the sporting news in the paper, and I must have jumped a couple of inches in my chair. So Enoch Ridge is Drumgoole's cousin, eh?"

"It seems so, for he called Drumgoole Cousin Howard."

"They're a fine pair—one is a rascal and the other is

willing to be one, I'll bet. He'll be sure to hold you up to ridicule at the office to-morrow."

"If he does I'll be likely to punch his head for him," replied Ben, aggressively.

"Do you suppose they'll think you were listening to them, or that your fall was a pure accident?"

"I don't know what they'll suppose, but I do know if I was in Drumgoole's shoes I wouldn't take any chances in the matter. A fellow who makes a business of handing out gold bricks to other people ought to be regarded as tolerably clever in protecting his own interests, especially in a pinch. It's my opinion that he'll drop the Golden Anchor certificate dodge and adopt some other scheme to head Mr. Ridley off."

The boys said good-night to each other at the corner of 130th Street and Seventh Avenue, and Ben started westward.

His thoughts were centered on the final events of the night as he hurried along.

His evil star was still in the ascendant.

About half-way down the block, opposite one of the brownstone private houses, there was an unusually wide coalhole, covered with a round iron cover.

In some way the cover had become dislodged, and thus presented a dangerous object to step upon.

The unsuspecting boy landed upon the outer rim of it with all his weight.

The cover tipped and slid away to the length of its chain.

Ben pitched forward and downward, his second leg following the first.

He landed across the far side of the hole on his stomach, and then before he could recover his dazed wits, his legs swung under the opening, destroying the slight balance momentarily maintained by the upper half of his body, and down he slid out of sight into the coalhole, landing on a pile of black diamonds with force enough to make him see all kinds of stars and planets.

CHAPTER VIII.

THE TIP ON SOUTHERN RAILWAY.

Ben lay at full length for some minutes on the bed of coal.

It took that length of time for him to realize what had happened to him.

Then he pulled himself together and sat up.

Beyond being badly shaken up he soon found that he had not suffered any serious injury through the accident.

"My gracious!" he exclaimed. "There must be some kind of a hoodoo on me to-night, for this is the second fall I've had. The other was a mere flea-bite to this tumble. I ought to consider myself uncommonly fortunate that I didn't break my neck, or a leg, coming through that hole. I guess I've good grounds for a damage suit against the owner of the house. Unfortunately, I haven't got a witness to back my statement up. Now I wonder how I'm going to get out of this predicament? I can't reach that hole nohow. If the door of this coal cellar is locked I'll have to stay here the rest of the night, probably, which will be mighty unpleasant, to say the least."

He got up, felt of his limbs to make sure they were in

good working order, and then struck a match to see where the door was.

He saw it straight before him and ajar.

He pushed the door wide open, struck another match and found himself looking into a short, narrow, arched, brick tunnel which led to the cellar under the house.

Making his way into the main cellar, he found it occupied with a hot-air furnace, a cord of kindling wood piled up against one of the walls, and other things unnecessary to particularize.

There was a door on one side, and Ben made for it.

It was closed, but not secured, and he passed through into a narrow passage-way chiefly filled by a rough stairway leading to the basement hall above.

As Ben started up the stairs it suddenly occurred to him that if his presence was discovered in the house at that hour he would naturally be mistaken for a burglar, and he might be shot or clubbed before he could get the chance to explain how he came to be there.

This unpleasant possibility caused the boy to ascend the stairs as lightly as possible.

He decided that the best thing he could do was to try and let himself out by way of the area door and gate without attracting any attention, if possible.

It was a question whether this was possible, but he couldn't decide that point until he had tried.

When he reached the basement hall he started on tiptoe for the door opening out under the high stoop that faced the hall door.

Between that small space and the area outside was the customary iron latticed gate.

He expected to find the key in the door, and possibly a stout bolt to draw back.

As he drew near the dining room, the two windows of which overlooked the area, he saw a shaft of light shining under the door.

He stopped short and listened.

He heard the voices of two men inside, and the occasional clink of glasses, as if they were regaling themselves with some kind of liquid refreshment.

After waiting a moment or two Ben cautiously moved forward again, intent on reaching the outer door.

Suddenly, as he placed his foot on something soft that lay in his path, a terrific "miow-miow-ow-ow" rent the silence of the entry.

He had trodden on the tail of the pet cat that was lying in his way, and the animal made Rome howl for a moment.

Ben stopped aghast.

Then he heard an exclamation from the dining room, and a chair pushed back.

Ben was so rattled by the encounter that, instead of knocking at the dining room door and facing an explanation, he acted as if he really was a thief afraid of detection, and hastily retreated to the rear of the entry.

When he saw the dining room door open he bolted through a door that stood ajar and found himself in the kitchen.

Whoever came to the door and looked out into the entry spoke to the cat, and doubtless wondered what had caused the animal to yell.

Finally he returned to the table where he and another gentleman had been talking and drinking.

Ben waited a good five minutes before making another move.

There was a passage-way between the kitchen and the dining room.

Both doors were half open, and when the gentlemen resumed their interrupted conversation, Ben distinctly heard every word that was said.

"How much money can you raise, Bennett?" asked the gentleman who had just returned to the table.

"I suppose I could raise \$50,000 on a pinch," replied the man addressed as Bennett.

"Then you'd better raise it. We'll pool our capital and buy a good block of Southern Railway before it gets a move on, which it is bound to do as soon as the syndicate begins to boom things. The representatives of the combines are already going around the Street gathering up the shares on the quiet, so we have no time to lose if we're going to get next to a good, sure thing."

"You are sure that it's a perfectly safe venture?" said Bennett.

"There isn't any doubt about it. I had the tip from a member of the pool, who gave it to me in recognition of various favors I have done for him in the course of business. I'd back it for a million if I had the money, and could utilize so much as that in the deal."

"All right, Edwards, I'm with you. I'll have the \$50,000 by to-morrow afternoon."

"Bring it over to the office by two o'clock, if possible."

"What is Southern Railway going at now?"

"Eighty-two, which is very low for it. This boom will send it above par."

"Did you get a pointer to that effect?"

"I did. The syndicate expects to force it as high as 105. But I'm not looking for the last dollar, and shall sell our holdings at 101 at the outside. That will give us a profit of \$19 a share. We stand to win close on to \$100,000 apiece."

"As much as that?" ejaculated the other, with a trace of excitement in his voice.

"Yes, as much as that. I'll admit that is a big profit on an investment of \$50,000 for a period of a week or ten days, but that's where the advantage of a tip comes in. The members of the syndicate will clear a million each, I have little doubt."

"The insiders in Wall Street are the ones who pick up all the money, I guess. The general public who speculate down there have to be satisfied with the crumbs."

"They are lucky when they carry away the crumbs," laughed Edwards. "The stock market is the most uncertain of all games of chance."

"I believe you. A friend of mine bought 500 shares of A. & P. two months ago. When he bought it he was confident that it was due for a rise; but sixty days has gone by and it not only has not gone up, but is two points shy of the price he gave for it. When he went into the stock I asked him to explain the grounds of his confident expectations. He told me that the railroad was a valuable property; that its securities had become unduly depreciated on account of temporary embarrassments, and that it was the general opinion in the Street that higher prices would soon prevail."

Edwards, who was evidently a stock broker, laughed.

"The general opinion of the Street is a difficult thing to trace, and a perilous thing to follow," he said. "A general opinion that stocks will decline is very apt to precede a well-organized and extensive bull operation that will carry up the whole market from five to twenty per cent. When the great operators are buying for a rise, as in the case of Southern Railway, they naturally do not advertise the fact, but, on the contrary, sedulously cultivate a general opinion that stocks will fall, until they have purchased all they want."

"That accounts for the fact that Southern Railway is low at this time, does it?" remarked Bennett.

"Yes. The price has gradually depreciated during the last ten days as a preliminary to the syndicate's operations. The pool is now buying at rock bottom figures, and we will do the same, and then reap the benefit of our advance knowledge when the stock goes to par in a few days."

"Nothing like playing with loaded dice, is there?" chuckled Bennett.

"That's the way the insiders play the game in Wall Street. One of the great disadvantages that the outside speculator is up against is that he must usually depend on his own conjectures, while officers, directors, and even clerks, sometimes, of railroads and other corporations, knowing that a dividend will be passed, or a stock watered, can use their knowledge in the Street with absolute certainty. What they win the outsiders lose."

"Then somebody is fated to lose what we expect to gather in on our deal in Southern Railway?"

"Naturally. The money we'll accumulate has got to come out of somebody's pocket—out of a great many people's pockets, in fact."

"Well, I guess it is time for me to go home. My wife will begin to wonder if I am going to stay out all night."

"Well, fill up your glass. Here's to luck and a hundred thousand out of Southern Railway."

The toast was drunk and Bennett put on his hat to go.

Ben had been so interested in the conversation that he had made no effort to leave the house after Mr. Edwards returned to the table.

He had acquired a valuable tip on the market as the result of his presence in the kitchen, and he lingered eager to get hold of all the information on the subject he could get.

Satisfied that he knew all that was necessary to enable him to take advantage of the pointer in Southern Railway he was glad to see the conference in the dining room break up.

He figured that the owner of the house would go upstairs as soon as he had dismissed his visitor, and that then the way would be clear for him to beat his retreat in safety.

Mr. Edwards let his caller out by the area door and accompanied him as far as the gate in the iron fence that divided the area from the sidewalk.

Then it was that both men saw the displaced cover of the coal cellar and the yawning hole.

Mr. Edwards was surprised and disturbed.

The chair attached to the cover should have been secured to a hook underneath in such a way that the lid could not be displaced except when necessary to admit the entrance of coal from the chute of a coal-wagon.

He knew that if anybody sustained an injury in conse-

quence of the cover being insecure he would have to face a suit for damages.

He immediately replaced the cover in its proper position, and after remarking on the carelessness of one's servants, he bade Mr. Bennett good-night, and returning to the basement, started for the kitchen to find a candle to light his way to the coal cellar in order to fasten the chain to the hook.

CHAPTER IX.

THE SCRAP IN THE COUNTING ROOM.

Ben heard him coming, and in order to escape observation he popped into a large closet.

Mr. Edwards entered the kitchen, struck a match and lit the gas.

"My goodness!" ejaculated Ben. "I wonder what he's after? If he should open the door of this closet I'll be in a nice fix. I oughtn't to have come in here. I should have met him and explained matters. But how can I explain why I hid myself in this closet?"

Ben had a cold sweat on while the owner of the house was walking around in the kitchen.

Fortunately for him, Mr. Edwards did not have to go into the closet to look for the candle he was after.

He found a candle in a candlestick on the shelf over the stove.

He lit it, and leaving the kitchen gas burning went down into the cellar to attend to the matter that engaged his attention.

As soon as the gentleman left the room Ben peered out of the closet door, and hearing Mr. Edwards' footsteps on the cellar stairs, he came out.

"Now is my time to get out, while he's below," muttered the boy, pushing open the door of the closet.

In his hurry to get out he displaced a big tin pan, which fell and struck the floor with a tremendous clatter.

"Gee whiz!" he gasped. "I'll be discovered, sure!"

Hastily turning off the kitchen light he made a dash for the door of the entry.

In his rush he made a slight miscalculation, and upset a chair, which raised more of a din.

"He'll be up here before I can get out," palpitated Ben, hearing hasty footsteps in the cellar. "What shall I do?"

One hand came in contact with the cellar door, which was ajar.

It rested on a bolt.

On the spur of the moment he closed the door and shot the bolt, thus making the owner of the house a prisoner below until he could arouse somebody above by his thumping.

Ben then rushed for the entry door, unlocked it, shot the bolt back and threw it open.

Without pausing to shut it he fumbled for the catch on the iron gate.

Now he heard Mr. Edwards pounding at a heavy rate on the cellar door.

The iron gate yielded to Ben's fingers, and he stepped into the area, closing the gate behind him.

Then he got out on the sidewalk and hurried up the street at a quick walk.

There was nobody in sight, and he congratulated himself on that fact.

He did not breathe freely, however, until he turned into Eighth Avenue.

The flat-house where he lived was only a short distance away now, and he hustled to get there.

"I'll bet there'll be something doing in that private house when the owner gets out of the cellar," he said to himself. "He'll think that thieves have been there, and that he frightened them away by his knocking. I'll bet there'll be an item in the paper about it in the morning. Well, I don't care. If his coalhole cover had been properly secured all this wouldn't have happened. I can't say that I regret falling into the place now, for I've got hold of a gilt-edged tip on the market; but I wouldn't take the same chances voluntarily again for a dozen pointers. It's quite too risky. Drunken men and sleep-walkers, they say, bear charmed lives, but I think I've demonstrated that I've passed through a pretty serious scrape unharmed."

He darted into the entrance of his flat, let himself in and hurried upstairs.

He found his mother sitting up waiting for him, very much worried over his delay in getting home after the theater.

It was nearly two by the clock on the mantel.

"Why, where have you been, Ben?" she asked him, with an anxious expression. "The theater has been out hours ago. And your clothes—they're all covered with dust. What happened to you?"

"I met with an accident, mother, but it's all right. I'm not hurt at all, only a little sore."

Then he told her how he had slipped into the coal cellar, but he did not tell her what happened to him in the house.

"You had a very lucky escape, my son," she said, regarding the matter quite seriously. "You might have been badly injured. You ought never to step on those covers. They are dangerous."

"I won't step on another one again in a hurry, I can promise you that," he said, kissing his mother good-night.

Next morning he scanned the paper with some curiosity for a paragraph about the 130th Street house, but he saw nothing referring to it.

When Enoch Ridge entered the office that morning he favored Ben with a sardonic grin as he passed through the counting room.

The clerks and the stenographer came almost in a bunch soon after, and presently Ben heard a lot of laughter in the counting room.

"I'll bet that beast is telling the fellows about my tumble in the chop-house last night," said Ben, half angrily, to himself. "I'd like to punch his head for him. I'm liable to do it before he's many hours older, if he doesn't look out."

After Ben returned from his first errand he had occasion to go into the counting room, and his appearance was hailed by a prolonged chuckle from the clerks.

"I hear you're learning to become an acrobat," grinned one of the bookkeepers.

"Who told you that?" replied Ben, with dignity.

"Enoch Ridge."

"Enoch Ridge had better mind his own business or he'll get something he won't like," replied Ben in an aggressive tone, and loud enough to be heard by all hands.

"What's that?" snarled Ridge, glaring at Ben.

"You heard what I said, and if you don't like it you know what you can do."

"Don't talk to me that way, Ben Bassford," snorted Enoch. "I don't allow messenger boys to insult me."

"What are you going to do about it?" replied Ben, sarcastically. "It isn't so long ago that you were a messenger boy yourself."

"Oh, shut up! you make me sick!"

"I'll make you sicker if you don't quit talking about me. You want to mind your own business—you've got plenty of it to attend to."

"You're an insulting little puppy!" replied Enoch, hotly.

The rest of the clerks were enjoying the wordy tilt between the boys, and one of them chuckled loudly.

"If I was half the puppy you are I'd get a dog collar and put it around my neck," replied Ben.

Enoch turned purple with rage, and snatching up a red ink bottle, fired the contents in Ben's face.

The young messenger didn't need half that provocation to go for Ridge.

In another moment confusion reigned in the counting room.

Ben landed on Enoch's eye with his fist, and the two boys were punching one another at a lively rate.

Before any of the other clerks could interfere, which they were not in a hurry to do, Ben had put it all over Enoch till he looked like several days of rainy weather.

The cashier jumped into the scrimmage and separated the combatants.

"What's the matter with you chaps, anyway?" he asked sternly. "This place isn't a prize ring. You ought to be ashamed of yourselves!"

"I don't believe that you'd take an insult from anybody yourself, Mr. Wells, and not resent it," replied Ben, coolly. "That lobster flung his bottle of red ink in my face, and I just sailed in and punched him for it."

"What explanation have you to make, Enoch?" asked the cashier.

"He insulted me," answered Ridge, doggedly.

"What did you say to him, Ben?"

"We had some words and I told him to mind his own business, as he had lots of it to attend to. Then he called me an insulting little puppy. I replied that if I was half the puppy he was I'd wear a dog collar around my neck. At that he grabbed up the ink bottle and let me have it. I immediately punched him in the eye, and we had the mix-up you saw."

"It seems to me that you're both to blame. Go and wash your face, Bassford, and go back to your chair outside."

"I'll get square with you for this," said Enoch, looking daggers at Ben.

"You will—I don't think," retorted Ben. "The next time I go for you I'll lay you out for keeps."

"Yah!" snarled Ridge.

"That will do, now," said the cashier, sternly. "If Mr. Durand or Mr. Berry was in the office they'd be very angry at such a disturbance in the counting room."

Millie Saunders had seen the fight, and had heard the high words before the scrap.

She couldn't tell who was really the most to blame, but

her sympathies were all in favor of Ben, because she liked him and did not fancy Enoch.

Mr. Durand came in while Ben was in the wash room and rang for him.

He hurried out to answer the call.

There were two messages waiting for him to deliver, and he was soon on the sidewalk, heading for Broad Street.

CHAPTER X.

BEN MAKES A HAUL IN SOUTHERN RAILWAY.

Enoch Ridge was in a surly humor the rest of the day.

His temper was not improved by the guying he got from his fellow clerks, who were pleased to see him get the worst of his argument with Ben.

He determined to get revenge on the young messenger somehow, and that night he called on Drumgoole and had a talk with him on the matter.

In the meantime, Ben ran errands all day, and when he got away from the office at half-past three he went to the little bank on Nassau Street and left an order with the margin clerk to purchase for his account 350 shares of Southern Railway.

It took nearly all his money to make up the margin, but that fact didn't worry him any, as he had the utmost confidence in the tip he had picked up the night before.

From the bank he went to the hospital where Mr. Hiram Ridley was still confined with his broken leg and injured ribs.

Ben was allowed to see him, and he was glad to see the young messenger.

He said he expected to be able to go home in a few days.

He also said that he intended to get out the warrant against Howard Drumgoole before he left the city.

Then Ben told him about his experience in the 125th Street chop-house the night before, and repeated the substance of the conversation he had overheard between Drumgoole and Enoch Ridge.

"I reckon he won't work no more gold bricks off on me," replied the Jersey farmer, wagging his head in a determined way. "He'll shell up my \$1,500 in cash or I'll prosecute him to the extent of the law."

"That's right," said Ben. "Make him come up if he's got it."

"If he ain't got it he'll go to jail," replied Ridley. "I won't stand for no monkey shines from him. He's a swindler and ought'r be punished."

"By the way, Mr. Ridley, you had a bag of money in your grip when I met you on Exchange Place that morning," said Ben. "Is it safe?"

"It's safe. My wife got it when she was on here and took it hum."

"I thought maybe you had it in New York yet. I was going to put you on to a sure thing in the stock market. I'm in myself \$3,000 on it, and expect to double my money," and he showed Mr. Ridley his memorandum from the bank.

"By gosh!" ejaculated the farmer. "If it's a good thing I'd like to be in it."

"I'm afraid you'll be out of it if your money is off in Madison Corners. There is no time for you to get well and

go for it. The stock is liable to rise any day now, and you'd have to be in on the ground floor to make the cream."

"I'll telegraph my wife to bring it on right away and give it to you," said Mr. Ridley, very much interested in the deal that Ben suggested to him.

"You can do that if you have confidence in me; but how do you know I'm not another Drumgoole trying to work a gold brick on you?" smiled Ben.

"Gosh! I'm willin' to take the chances on you. You've got an honest face, and I reckon you wouldn't steal nothin' from nobody."

"I'm much obliged to you for your good opinion, Mr. Ridley. I'd like to see you get your \$1,500 back somehow. If I'm willing to take chances with all my little capital I guess you can afford to take a chance also. I'll tell you how I got the tip, but you mustn't say anything about it to anybody, for it might make trouble for me."

Ben then told him about the rest of his adventures on the night before, and the farmer thought he had had a strenuous time of it.

"Well, you kin send a telegram to Maria, that's my wife, in my name, tellin' her to bring the money on. You kin tell her to call at the hospital, 'cause you see she wouldn't give up no money without she knows what it's goin' for, and I'll have to talk her into the idea. It ain't by no means sartin that she'll let me put it in stocks after the way Drumgoole rubbed it on me. She's kinder suspicious of sich easy ways of makin' money, and may refuse to let me have anythin' to do with it, which will be a pity, if you say I kin make \$1,500 out of the deal in a week."

"I sha'n't blame your wife if she holds off, for dealing in stocks is a risky thing, even at the best. But in this case you will have an advantage that might not happen again, of getting in on a sure pointer. To prove what I say is true I'll make a note of what you can get Southern Railway at to-day," and Ben wrote the quotation down on a piece of paper. "Now, whether you go into this thing or not, just keep watch on the stock for the next week and see if it doesn't go to 100. If it does, as I'm sure it will, for I'm banking on it to the limit of \$3,000, almost every cent I own in the world, then you'll be convinced that I have offered you one of the Wall Street plums that few people ever get hold of outside of those in a position to acquire inside information."

After leaving the hospital Ben sent the telegram to Mrs. Maria Ridley, with her husband's name attached, and then went home.

Next day, about one o'clock, when Ben returned from an errand, he found a lady waiting to see him.

She was tall, thin and countrified.

Although he had never seen Hiram Ridley's wife, he didn't need an introduction to satisfy himself that this lady was the "Maria" of whom he had heard so much.

And so it proved.

She had come direct from the hospital to see Ben.

She had the sum of \$1,300 in gold in a bag she carried in her hand.

"Are you Ben Bassford?" she asked when Ben bowed to her.

"Yes, ma'am," replied the boy, politely.

"I'm Mrs. Hiram Ridley."

"Glad to know you, ma'am," replied Ben. "I suppose

you called with reference to a little stock operation that your husband wishes me to put through for him."

"I reckon that's right, young man," said Maria Ridley. "I've brought \$1,300 in my bag, but I ain't quite satisfied in my own mind that I ought to humor Hiram so far as to put it up in what he calls a Wall Street deal. He says you told him he was sure to make \$1,500 out of it. How am I to know that sich is the fact?"

"Well, ma'am, I told Mr. Ridley that if he wanted to put up some money on a pretty safe stock deal now was the chance to do it, but you can't expect me to guarantee what his profit will be. I am in on this myself. And figuring on what I expect to make I told him that if he put up the necessary margin for 150 shares I felt sure he would come out \$1,500, or even more, ahead. I simply invited your husband to come in on a good thing, because I'd like to do him a good turn, but I don't want you to leave any money with me if you are going to hold me responsible for it. He's got to take the same chances that I'm taking. There is always a possibility that the best laid plans may come to nought in Wall Street. No man living can tell with positive accuracy what is likely to happen in the market. If you wish me to put the deal in question through for your husband it must be understood that I am not to be held accountable if the money is lost. I'm not looking to make anything out of the deal, so I hope you will consider the matter well before putting up your money."

"Don't you expect to make somethin' out of Hiram for doin' this investin' for him?"

"No, ma'am, I do not."

"Well, now, it doesn't seem accordin' to human natur for anybody to do somethin' for somebody for nothin'," said Mrs. Ridley. "But, then, you're a boy. Mebbe you ain't eddicated to the grab-all doctrine yet. Hiram says you've got an honest face, and I'll allow that you have; but, then, you can't always judge a book by its cover. I've heard tell of people who looked as if butter wouldn't melt in their mouths as being the worst villains that the Lord ever created. I had a second cousin once who——"

"I beg your pardon, ma'am, I'm liable to have to run out at any minute on an errand for the office, so if you will make this interview short I'll take it as a favor. If you want to leave any money for me to invest for your husband I'll take it and do as well by him as I would by myself. That's all I can say."

"Suppose you was to buy Hiram 100 shares of this stock, what would it cost him?"

"The stock has gone up three-eighths since the Exchange opened, and may go still higher before I get the chance to attend to the matter for him. I think, however, that \$830 would be about the figure."

"Well, I'll take the chance of leavin' you that amount, young man, and I hope you'll put it to good use, as Hiram and me ain't made of money, especially since Hiram allowed that boarder we had three years ago to sell him a \$1,500 gold brick, as he calls it."

She counted out the \$830 in her lap and handed it to Ben, taking his receipt for the sum, and soon after departed.

The money was in gold, and Ben got a small bag to put it in and placed it in the safe for the time being.

Southern Railway closed that day at 82 5-8, and Ben bought the 100 shares for Hiram Ridley at that figure.

Two days afterward the stock began to go up under heavy buying on the floor of the Exchange.

It reached 85 and then dropped in fifteen minutes to 83 under a bear raid.

It fluctuated between 82 and 86 for the next two days, and then something came out in the newspapers about the road that brought a whole lot of people into Wall Street looking for the stock.

Then it suddenly developed that most of the shares had disappeared from the market.

Brokers, in order to fill their orders for it, had to bid for it, and this sent the price to 90 in hardly any time.

On the following day the real boom that Ben was looking for set in, and amid great excitement the price advanced to 98.

Although Ben had little doubt that the stock would go to par, he concluded that \$16 per share was profit enough for him.

So he ordered his holdings and Mr. Ridley's 100 shares sold at the market.

This was done by the bank at 98 3-5, what the stock opened at next morning.

In figuring up his profits he found he had made \$5,600, while Mr. Ridley had come in for a little over \$1,500.

That afternoon he went to the hospital to carry the good news to the farmer, but found that Mr. Ridley had left that morning for Madison Corners.

He had evidently deferred swearing out a warrant against Howard Drumgoole.

That evening Ben wrote a letter to the farmer telling him that his \$830 had earned him a profit of \$1,500, and asked for instructions about forwarding the money to him.

CHAPTER XI.

MR. RIDLEY PRESENTS BEN WITH \$100.

Next day Ben collected what was coming to him from the bank, and with \$8,600 of his own money in his pocket he felt like a small capitalist.

Without going into any particulars he told his mother and sister that he had made a successful deal in the market, and as an evidence of it he gave his mother \$400 to put in a bank against a rainy day, and his sister \$100 to spend on herself.

On the following morning he presented Millie Saunders with a two-pound box of the best candy and a small nosegay of her favorite flowers.

"Why, Ben Bassford," the girl exclaimed, in some astonishment, "how can you be so reckless with your little money? The idea of you buying me a two-pound box of candy, which must have cost you \$1.60. Really, I cannot accept so much from you."

"Nonsense, Millie! A fellow can afford to be extravagant when he's made a bunch of money."

"Made a bunch of money!" ejaculated the stenographer, in surprise.

"That's what I said."

"Why, how came you to be so lucky?"

"By taking fortune on the wing."

"I don't quite understand you."

"I've been speculating on the market."

"You haven't," she replied, incredulously.

"Yes, I have, and this is my second spec this month."

"Ben Bassford, are you telling the truth?"

"Did you ever catch me in an untruth?"

"No, but——"

"Then give me the benefit of the doubt. I didn't tell you about my first venture, for I decided to say nothing about it to anybody, but I don't mind telling you now, if you'll promise to keep it to yourself."

"Of course I'll promise."

"Well, I received a present of a small sum of money nearly a month ago, and seeing a chance to increase it by buying a few shares of a certain stock, I did so, and more than doubled the sum I put up in margin. Now on the strength of a first-class tip I got hold of, I put the whole of my funds into Southern Railway, and I closed out yesterday at a profit of \$16 a share. Hence the candy and flowers."

"Well, I'm awfully glad to know that you've been so fortunate, but I hope you won't rush into the market again in a hurry and run the chance of losing all you've won."

"I promise you that I won't take any desperate chances, but if another tip comes my way, and I am satisfied that it's a good one, I am not going to let a good thing get away from me."

Owing to the fact that a screw came loose somehow in the operations of the syndicate that was boosting Southern Railway the stock did not reach par.

After getting as high as 99 3-8, somebody threw a block of 10,000 shares of it on the market.

The syndicate brokers took it in to save the price from falling, but a second block of the same size was too much for them.

A panic set in and the stock began to fall as fast as it had gone up.

The excitement on the floor was intense, and Ben heard about it after S. R. had gone down to 90.

"Gee!" he ejaculated. "I didn't get out of that deal any too soon. If I had held on for 100 I should have been in the soup by this time, and so would Mr. Ridley. That's more evidence that you never can tell just where you're at in one of these booms. I wonder if that Mr. Edwards and his friend Bennett are caught, or whether they sold out in time? Considering that I got my tip through their conversation, they have my best wishes."

On the following afternoon Ben received a letter from Mr. Ridley.

The farmer was greatly tickled over the result of the deal Ben had engineered for him.

He praised the boy for his honesty and smartness, and asked him to hold on to the money till he came to New York about the Drumgoole matter.

He said Deacon Smith had advised him to put his case in the hands of a lawyer for the purpose of trying to force Drumgoole to make some kind of a satisfactory settlement.

"I guess that will be the best thing for Mr. Ridley to do," thought Ben. "Half a loaf is better than no bread. The satisfaction of sending a man to prison may be all very well, but it isn't like compromising a bad job with a good wad of cash. If he can get even fifty cents on the dollar it's my opinion he'd better take it and let up on Drumgoole."

The rascal will probably be sent to prison some day if he doesn't mend his skinning ways."

All this time Enoch Ridge was watching for a chance to get even with Ben.

He had consulted with his cousin Drumgoole on the matter, and that slippery individual had offered a number of suggestions.

Enoch wanted to ruin Ben in the estimation of the firm, if he could, but such a thing was not easy of accomplishment.

Drumgoole had his own troubles as well.

He was daily expecting to receive a visit from either Hiram Ridley, demanding a show-up, or from a policeman with a warrant for his arrest.

He would have left the city and gone into hiding for a while if he could have conveniently done so.

Finally he sent a friend of his to the hospital to try and arrange a compromise with the farmer.

Then he learned that the Jerseyman had left the institution and gone back to Madison Corners.

The failure of the farmer to cause his arrest previous to his departure encouraged Drumgoole to believe that the trouble might blow over after all.

Such was the state of his feelings when one morning he received a letter from a lawyer on Nassau Street inviting him to call at his office.

He went and found Mr. Ridley there with the lawyer.

He was asked to settle the farmer's claim or go to jail. Mr. Ridley wanted \$1,000 in cash.

Drumgoole, finding that the Jerseyman meant business, asked for time to get the money, and a week was granted him to make the first payment on account.

Mr. Ridley called on Ben at his office, and after a short talk with the boy received the \$2,330 coming to him, which included the amount his wife had left with the young messenger to put up as margin on the 100 shares of Southern Railway.

"I never seen anythin' in my life to beat that," said the farmer, as he looked the bills over. "It's jest like findin' money. Is there any more chances like that runnin' loose down here?"

"Not often, Mr. Ridley," replied Ben.

"How much did you make yourself out of your deal?"

"I made \$5,600."

"By gosh! You're a smart boy! Now, how much are you goin' to charge me for winnin' this money for me?"

"Not a cent."

"That ain't no way to do business, Ben," said the farmer, shaking his head deprecatingly. "I'll allow that you're entitled to \$100, anyway, for 'tendin' to the matter, and I'm goin' to give it to you."

"I proposed the deal to you because I thought you might just as well make something out of that tip as well as myself. You were laid up in the hospital owing to an accident you received in following my advice to go up to the Tombs Court and swear out a warrant against Drumgoole. If you hadn't gone up there at that time you wouldn't have got injured. By the way, did you get the number of the auto that ran you down?"

"No," replied Mr. Ridley, shaking his head, "I didn't git no number. What good would it have done me to get the number, whatever that is?"

"You could then identify the machine and bring suit against the owner for damages."

"I didn't know nothin' about that. Kin I get damages?"

"You'd better consult with a lawyer. I think the chauffeur was arrested. If so, he's no doubt out on bail and the police are waiting for you to appear and prosecute him. If you don't do it soon he'll be discharged. Take my advice and have a lawyer look into the matter."

"I will. I've got a lawyer who's goin' to make Drumgoole stump up or he'll put him in jail."

As Mr. Ridley insisted that Ben take \$100 for his trouble in putting the stock deal through for him, the boy accepted it.

"If you hear of anythin' more like that, let me know, Ben," said the farmer. "I'd just as soon allow you half the profits as not."

"I don't think I'll run across another pointer like that for many moons, if I ever do," replied the boy. "If you'll take a tip from me you'll hang on to that money and not let it get back into Wall Street under any circumstances. Just hand it over to your wife to take care of and then it will be safe."

"Maria says you're the honestest boy she ever heard tell on. Before you writ me that I had made \$1,500 out of that \$830, she said a dozen times that she didn't expect to see that gold she gave you ag'in. She said it was a mighty big temptation to put in a boy's way, and that she left it with you ag'in her judgment. When your letter come she could hardly believe her eyes when she read it over. Now, she'd let you hev \$1,000 quicker'n she would let me hev it. She says you're one boy out of a thousand, and in her opinion there ain't nothin' too good for you."

Ben laughed, and soon after Mr. Ridley took his leave and went to the Astor House, where he was stopping.

CHAPTER XII.

BEN GETS A TIP ON P. & O., AND BUYS A THOUSAND SHARES.

After the collapse of the Southern Railway boom, the market remained very unstable for a time, and business was rather slack in Wall Street with the brokers.

The outside public had been bitten pretty badly, and they remained away from the Street in disgust.

The brokers, however, knew that this feeling on the part of persons who had the speculative fever in their blood would soon blow over, and that when the market recovered its tone they would come sneaking back looking for another chance to get even for the losses they had sustained.

Of course there were some who would not be back again for a long time, if ever.

They were the people who had been completely cleaned out.

Without money they couldn't do any more speculating.

An hour after Hiram Ridley's visit at the office, while the cashier and most of the clerks were out at lunch, Enoch Ridge had occasion to go to the cashier's desk for some pens.

His quick eye observed that Mr. Wells had left his bunch of keys in the lock of the cash drawer.

This was clearly an oversight on the cashier's part, and Enoch determined to take advantage of it.

He was pressed for money, owing to certain expensive

habits he had acquired since he got to running around town with his cousin Howard Drumgoole, and he was willing to run some risk to replenish his pocketbook.

He looked furtively at the one clerk who was busily engaged at his books with his back turned to him.

Perceiving that he was not observed, he opened the drawer cautiously and looked in to see what money it contained.

Lying across a handful of loose change he saw five \$20 bills pinned together with a memorandum.

Underneath the shallow box containing the change were a number of other bills of a smaller denomination.

Enoch picked up the five twenties, but with no intention of getting away with such a large amount, and was in the act of raising the box of change in order to get at the smaller bills underneath when he heard the door of the office open.

Fearing that it was the cashier, or one of the clerks, entering, he got rattled, and closing the drawer quickly, skipped back to his desk with the five twenties in his fingers.

It was Ben who entered with a small package in his hand.

He came directly into the counting room, went to the cashier's desk, placed the package on it and returned to his seat in the waiting room.

Enoch had noticed Ben's movements with a scowl, for he hated the young messenger boy more every day, especially as he could not find an opening to get back at him for the humiliation he had received at his hands.

Suddenly an idea popped into his head.

He was afraid to return to the cashier's desk to put back the five twenties.

Or it might have been that the longer he looked at the yellowbacks the more he wanted to hold on to them.

At any rate, he thought he saw his way to turn Ben's visit to the cashier's desk to his own advantage.

Had he been as smart as he was, to a certain degree, crafty, he would have seen that his scheme was rather a dangerous one.

The first thing to be done, however, was to hide the bills where they would be perfectly safe, in his opinion.

He unpinning the memorandum from the five twenty-dollar bills and went into the wash-room with them.

Taking off one shoe he shoved the bills into the sole of his stocking and then pulled his shoe on again.

He was so busily engaged that he did not notice Ben, who came in and saw him doing it.

Ben wondered what he was putting money in his stocking for, but supposed it was some cash that he had won in a stock deal and was afraid to carry around in his pocket.

The young messenger, not caring to be in the wash-room alone with Enoch, for fear something might precipitate another scrap between them, retired unobserved, and sat down in the vacant stenographer's chair, the girl being out at lunch, to wait for Enoch to come out.

The junior clerk appeared in a few minutes and went back to his desk, casting a particularly unfriendly look at Ben.

Then Bassford got up and went into the wash-room.

No sooner had the door closed behind him than Enoch put on his hat and told the one clerk who was busy over his books that he was going to lunch, and walked out into the reception room.

Half a dozen customers were hanging around the ticker and talking about the market.

Enoch walked up to where Ben's light overcoat hung in a corner and slipped the memorandum he had unpinning from the bills into one of the pockets.

While he was doing this Millie came in and saw him.

She did not pay particular attention to what he was doing, but went on into the counting room.

Enoch, having accomplished his purpose, left the office chuckling and sought his favorite quick-lunch house.

The cashier returned shortly and saw the package Ben had left on his desk.

He opened the safe and placed it in a pigeonhole.

Ben came by, spoke to him about the package and went to his seat.

While he was out he had overheard two brokers talking about a syndicate which had been formed to take advantage of the present low prices to buy up the shares of P. & O. stock, and boom them as soon as the market stiffened.

P. & O. was regarded as a pretty good stock, and it seldom went lower than it was just then, which was 72.

Ben was figuring on buying 1,000 shares on the strength of what he had heard.

"I ought to make \$10,000 out of the deal," he said to himself, figuring the matter up in his mind. "There is no reason that I can see why I shouldn't."

As soon as the other clerks came back, Enoch excepted, Ben told the cashier that he guessed he'd go to his own lunch.

The cashier nodded, and Ben put on his hat and left.

He had hired a safe deposit box a few days before to put his money in.

He went there now, took out \$7,200 and visited the bank on Nassau Street.

The margin clerk, who knew his face, nodded to him as he appeared before his window.

"What can I do for you, Bassford?" he inquired.

"You can take an order for a thousand shares of P. & O., if you want to," replied Ben, cheerfully.

"A thousand shares, eh? You're getting to be a plunger, young man. I guess you must have gotten hold of a tip, for hardly anybody is buying at present with the market in the shape it is."

"Now is the time to buy, when stocks are low. They'll pick up before long."

"That's right," nodded the margin clerk. "So you want us to purchase 1,000 shares of P. & O. You will have to put up \$7,200."

"Here's the money," said Ben, pushing his roll toward him.

The clerk counted it, and finding the amount all right, the deal was put through and the boy left with the assurance that the stock would probably be purchased within fifteen minutes.

Having disposed of that business, Ben went to lunch.

Bassford patronized a certain quick-lunch house on Broad Street, and when he entered the place he saw his friend Dick Fanshaw seated on one of the high stools at the counter eating a beef stew.

There was a vacant stool beside him and Ben took possession of it.

"Hello, Dick, how's things?" he said, slapping the other messenger on the back.

"Dull," replied Fanshaw. "Nothing doing to speak of. Nobody seems to be speculating since Southern Railway went to pot."

"That's right. A fellow has a chance to breathe now between errands. By the way, how much do you suppose I made out of Southern Railway myself?"

"What! were you in on that?"

"Yes, I had a few shares, and I got out in the nick of time."

"I suppose you made a couple of hundred out of it. You're getting to be pretty lucky, it seems to me."

Ben chuckled.

"What are you snickering about?" added Dick.

"Nothing. Just a way I have when things are coming in my direction," said Ben, beginning to eat his own beef stew.

"Are you often taken this way?" grinned Dick.

"Don't be alarmed. It isn't catching."

"You ought to treat to another show if you've made another bunch of coin."

"Sure. We'll go somewhere to-morrow at my expense."

"If we eat after the performance you don't want to repeat your acrobatic stunt that you made such a failure of on the last occasion."

"Oh, forget it, Dick! That's a thing of the misty past."

Then they got to considering what show they'd take in, and by the time they had settled on a theater they were done with their lunch.

Settling for their checks, they returned to their office building together.

CHAPTER XIII.

BEN COMES OUT OF A BAD SCRAPE WITH FLYING COLORS.

When Ben entered the waiting room the cashier called him to his desk.

"Did you notice if this cash drawer of mine was open when you placed that package on my desk?"

"It wasn't open, sir," replied Ben.

"I suppose you noticed that my bunch of keys was in the lock, didn't you?" said the cashier, looking at him sharply.

"No, sir. I didn't observe the fact. Was it?"

"Yes. I forgot to lock the drawer and take them out, as is my custom when I go to lunch. You didn't open the drawer to look for anything, then—a pencil, for instance?"

"Certainly not," replied Ben, rather surprised at the question. "I wouldn't think of opening one of the drawers of your desk under any consideration."

"Then you merely came to my desk, laid the package on it and went away?"

"Yes, sir."

"Who was in the counting room when you came in?"

"John Price and Enoch Ridge."

The cashier dismissed Ben and called up Ridge.

He asked Ridge if he had seen anybody near his desk while he was out, and Enoch promptly said that Ben had been at his desk.

"Yes," said the cashier. "He left a package for me."

"I know he did, and he was looking in one of your drawers, too," said the junior clerk, unblushingly.

"Are you sure of that?" asked the cashier, regarding him searchingly.

"Yes, I'm sure of it. I saw him."

When Enoch went back to his desk the cashier called Price over and spoke to him about the matter.

Price, however, could give him no information.

He had been very busy and had not even seen Ben at the cashier's desk.

Mr. Wells could hardly believe that Ben Bassford had taken that \$100 out of his drawer, but the positive assertion of Enoch Ridge that he had seen the messenger looking in the drawer, coupled with the absence of the money, looked bad, to say the least, after Ben's equally positive denial that he had done any such thing.

The cashier hardly knew what to do about the matter.

The entrance of Mr. Berry at that moment, however, decided him to call the junior partner's attention to the case.

The junior partner pursed up his lips and stroked his mustache.

"Do you suspect that Bassford took the money?" he said.

"I don't like to suspect him of such a thing, for it doesn't seem as if he would be guilty of such a thing."

"No, I don't believe he's that kind of a boy. We have the greatest confidence in him. If the money is actually gone somebody else took it. It's my opinion, however, that you mislaid it. Better look again carefully."

"I have looked carefully. Besides, I'm positive I left the money in a certain place in the drawer."

"Well, you ought to have put it in the safe when you went out."

"The trouble is I ought to have taken my keys with me; but in my hurry I forgot to do so. As the fault is mine I'll make good the amount if it doesn't turn up to-day."

"Send Bassford in here," said Mr. Berry.

Ben was summoned and walked into the private room.

"Look here, Ben," said the junior partner, "there's \$100 been taken from Mr. Wells' cash drawer. I think you told him that you didn't go near the drawer."

"I did tell him so," replied the boy, with a startled air. "I had no business to go near any of his drawers. You don't suspect me of doing such a thing, do you, Mr. Wells?" he said, turning to the cashier.

"Well, Enoch Ridge told me that he saw you looking in my drawer at the time you laid the package on my desk."

"Enoch Ridge told you that?" gasped Ben, in indignant astonishment.

"Yes," replied the cashier, with a nod.

"Then Enoch Ridge is a liar," replied Ben, hotly. "Let him dare tell me that to my face and I'll make him take it back or there'll be something doing."

"Tut, tut!" ejaculated Mr. Berry. "Call Ridge here, Mr. Wells."

Accordingly, Enoch was called into the private room.

He knew what was in the air and came in with a bold front.

"Did you see anybody at Mr. Wells' desk while he was out at lunch?" the junior partner asked him.

"Yes, sir. I saw Ben Bassford there," replied Enoch.

"He laid a package on the cashier's desk, didn't he?"

"Yes, sir."

"And then he went away?"

"No, he opened one of the drawers, looked into it, took something out and put it in his pocket," replied Enoch, without the least hesitation.

"You know that's a lie, Enoch Ridge!" cried Ben, angrily.

"It isn't a lie. I saw you do it."

Mr. Berry looked astonished.

"What have you to say to that, Ben?" he asked.

"I repeat that it's a lie."

"You say you saw Bassford take something out of the drawer," said Mr. Berry, looking hard at Enoch. "Did you notice what it was?"

"I did not."

"That will do. You may go."

"Hold on, Mr. Berry. Please ask him if he went to the drawer himself."

"No, I didn't," replied Enoch. "I wasn't near the cashier's desk."

"Then where did you get the money that I saw you putting in your stocking in the wash-room?" said Ben, remembering the incident, which now looked suspicious to him.

Enoch was staggered by this question, and grew as red as a boiled lobster.

The eyes of the junior partner, and the cashier, were upon him, and he trembled with guilty apprehension.

"You didn't see me put any money in my stocking," he snarled, glaring at Ben.

"Yes, I did."

"You're a liar, you didn't!"

"Come, come," said Mr. Berry, impatiently. "Explain yourself, Bassford."

"You told me that five \$20 bills were missing from your drawer, Mr. Wells," said Ben.

The cashier nodded.

"Would you recognize those bills if you saw them?"

"I think I would."

"All right. Mr. Berry, will you ask Ridge to take off his right shoe and stocking? I imagine you may find the missing bills there."

The junior partner thought the request peculiar, but nevertheless he decided to follow it up, for the question of veracity between the two boys had become a serious one, and must be decided in justice to both.

"Have you any money in your stocking, Ridge?" he asked the clerk.

"No, I haven't," replied Enoch, doggedly.

"I'm afraid it will be necessary for you to remove your shoe and stocking in order to convince us that Bassford's statement is not correct."

"Why don't you search him first?" asked Enoch, desperately. "I saw him put something in his overcoat."

"I have no objection to being searched," replied Ben, quietly. "I've \$100 in my vest pocket that I received from Hiram Ridley this morning as a present."

Enoch's eyes blazed with hope as he heard the amount, for that was the exact sum missing.

This was better luck than he anticipated.

That money and the memorandum he had surreptitiously put into Ben's overcoat ought to convict the young messenger.

Ben produced the roll of bills and handed it to Mr. Berry, then he went outside and got his overcoat.

"I haven't anything in this but my handkerchief and——"

He drew out of one of the side pockets the memorandum.

"That's the paper that was pinned to the bills," said the cashier, taking it. "How came it to be in your possession?"

"I'm sure I don't know," replied Ben, with a puzzled look.

"I guess you know who's guilty now," said Enoch, in a triumphant tone.

"These are not the bills you lost, are they, Mr. Wells?" said Mr. Berry. "You said they were twenties, I believe. These are tens."

"He must have changed the ones he took when he was out to lunch," said Enoch.

Ridge's remark made Ben's case look bad.

The boy flushed, but coolly said:

"Now, sir, in justice to me, I hope you will make Enoch take his shoe and stocking off. The money may not be there now, but I strongly suspect that it is."

Enoch objected vigorously to taking his shoe off.

Although the case looked pretty bad for Ben, Mr. Berry had some suspicion of Enoch's actions, and he insisted that the clerk remove his shoe and stocking.

Ridge protested that it was an outrage, and tried in every way to avoid complying with the request, but in the end he sulkily yielded, and five \$20 bills came to light.

Mr. Wells identified two of them as ones he had had in his drawer.

"There seems to be no doubt that you are the person who took the missing bills from Mr. Wells' cash-drawer," said the junior partner, regarding Enoch with mingled anger and contempt. "And you tried to put the guilt upon Ben Bassford. I suppose you knew that he received that \$100, and you planned to use the fact against him."

"I didn't know anything about his having a hundred dollars," replied Enoch, sulkily, and he told the truth.

"You not only lied against Ben, but you lied to me when I asked you if you had any money in your stocking. You have been in our employ five years, Enoch Ridge, but I am sorry to say that you have not proved an ornament to the establishment. You have been reported several times for carelessness in your work, especially of late. We have given you every chance to make good here, but you have scarcely proved satisfactory as a clerk, though you did well enough as a messenger. Your conduct to-day, however, brands you as one entirely unfit to continue in this office. You will therefore consider yourself discharged. Mr. Wells, pay Ridge his week's wages and let him leave the office at once."

The cashier nodded and walked outside, followed by Enoch, who felt as if life had suddenly ceased to have any further attraction for him.

It was bad enough to be discharged, but to be shown up in disgraceful colors by the boy he hated was the bitterest pill of all.

"I am sorry, Ben, that any suspicion whatever was attached to you in connection with this unfortunate affair," said Mr. Berry, as soon as the door closed on him and the young messenger. "Although some of the circumstances, taking in connection with Ridge's perjury, told against you,

I did not really believe, from what I and Mr. Durand know of you, that you could be guilty of such a mean theft. You have come out of the affair with flying colors, and I congratulate you. That is all."

Ben bowed as the junior partner turned to his desk, and walked out of the room.

Enoch was just coming out of the counting room with his hat and overcoat on.

"I'm not done with you, Ben Bassford," he hissed, vindictively. "You've got me bounced in disgrace, but I'll get square with you for it, see if I don't!"

Ben made no reply to his threat.

He was not at all afraid of what Enoch Ridge might try to do to get square.

Enoch turned away and walked to the door.

The last thing he did as he passed out into the corridor was to shake his fist at Ben and hiss some invective between his teeth at the young messenger.

CHAPTER XIV.

BEN'S LUCK IN THE MARKET CONTINUES.

"Well, Millie, your friend Enoch Ridge has got the G. B.," said Ben, later on that afternoon.

"My friend!" exclaimed the girl, tossing her head. "He's no friend of mine. I thought you knew that. Why did he have to go?" she added, curiously.

"I'll tell you, but you must keep it to yourself. He took \$100 from Mr. Wells' cash-drawer, and then tried to put the guilt of the theft on me. If it hadn't been that I accidentally saw him put the money in his stocking I'd have been in a very bad hole, for he put the memorandum that was attached to the bills in my overcoat pocket, and in addition, as luck had it, Mr. Ridley gave me a present of \$100 this morning when he called on me, and that made the matter look bad for me, for the time being, at any rate."

Millie was clearly surprised at this information, for she had no idea that Enoch Ridge was so bad as that.

Then she remembered that she had seen Enoch, when she came in from lunch, standing near Ben's overcoat, and she thought she had noticed him dropping something into one of the pockets.

She told Ben about it.

"That accounts for the memorandum being in my pocket. I knew he put it there. He was trying to get back at me for that scrap we had some time ago. It was just like him to adopt an underhand method to accomplish his object. Well, he got what was coming to him, at any rate. I'm glad he's out of the office for good. He's not likely to get another situation in Wall Street, for the firm wouldn't give him a recommendation after what he was guilty of to-day."

"I'm not sorry he's gone, either. I did not care for him. He annoyed me a good deal with his undesirable attentions."

"I guess he was a bit mashed on you," laughed Ben.

She tossed her head disdainfully and clicked away at her machine.

"By the way, Millie, you'd better get your sweet tooth in working order again. I see more candy coming your way."

"More, you extravagant boy!"

"Yes, I'm in on another deal."

"Ben, I think I see your finish if you keep on."

"Can't help it. I got on to another pointer, and I'm using it for all it's worth."

"These pointers will ruin you in the end."

"Maybe they will, and maybe they won't. At any rate, I'm willing to take a chance with them. I've come out ahead on two of them so far. I see no reason why the third should not be as lucky as the others."

"It is possible; but you are sure to keep right on till one of them breaks you."

"Don't you worry, Millie. Wait till we're married before you do that," chuckled Ben.

"Well, I like that!" flushed the girl.

"I'm glad to hear that you like it, for I was thinking about proposing to you when I have made a million."

"The idea!" blushed Millie again. "Just as if you'd ever make a million!"

"I live in hopes of it. I'm worth \$8,000 now."

"What! You are worth \$8,000!" she ejaculated, in astonishment.

"Yes, and I made it all out of the \$1,000 I got a few weeks ago for doing somebody you know a great favor. I made \$2,100 on my first deal and \$5,600 on my second. There, now, I've let the cat out of the bag. I've told you what even my mother and sister don't know, for I've kept it to myself until this moment. Now that I've given you my confidence I want you to be as mute as a clam about it, for if the firm heard that I was speculating I would probably get a calling down for it."

"Well, you have surprised me, Ben. So you have really made \$8,000?"

"Yes, and I have put \$7,200 of it up as margin on 1,000 shares of P. & O."

"I don't see how you had the courage to risk so much as that in a single speculation. Supposing you should lose it?"

"Then you wouldn't get any candy. The candy only goes with a lucky deal."

Ben heard his bell buzz at that moment and he rushed off to see what Mr. Durand wanted.

There was nothing much doing in the market for several days after that, and P. & O. hung around 72 as if glued to that figure.

That didn't worry Ben any, as he was not looking for results for a week or so.

Finally the market began to pick up, and P. & O. immediately advanced to 75.

Ten days from the time Ben bought it it was up to 80.

He kept Millie informed of the progress of his latest deal, and she showed great interest in it.

"Why don't you sell now?" she asked him when he told her that the price had closed that day at 80 1-8. "You would make \$8,000, wouldn't you?"

"I would, but I feel sure that it will go higher."

"You know the saying about a bird in the hand."

"Yes, I know. Everybody knows about it, for it's old enough to have whiskers."

"Then why don't you take warning by it?" she said, almost anxiously.

"Because I'm not ready to sell yet."

"That's just the way with the people who come to Wall Street to speculate," said the girl, a bit petulantly. "They hold on, thinking the rise will go on forever. Then all of

a sudden there's a slump and they're caught in the trap they walked into."

"Well, if I get caught it won't be your fault," and Ben walked away.

Next day the chief interest of the Exchange centered in P. & O., and when Ben carried a note over to Mr. Berry he found the brokers greatly excited over it.

At noon it was going at 85 and a fraction, and the young messenger decided that now was the time to get out from under while everybody was eager to purchase at the high prices.

He didn't get a chance to go near Nassau Street until after two o'clock, by which time he saw by the ticker that the stock had gone as high as 87 3-8.

It looked dangerous to him now, for the normal price of the stock was generally around 80.

With so much at stake he begged off for fifteen minutes and rushed around to the little bank and gave in his order to sell.

As soon as he had done that he felt as if a big load was off his mind.

"It may go to par now, for all I care, I sha'n't kick," he said to himself, as he hurried back to his office.

He told Millie that he had sold out at a profit of \$15 a share, and she congratulated him on being so fortunate.

The closing quotations on the ticker showed that P. & O. was ruling at 89.

"Well, it won't rule long at that figure," muttered Ben. "I don't see why people go wild over stocks when they're way up in the air. If they're not lucky enough to buy when the price is low they ought to leave it alone, and keep their eyes skinned for a good chance next time."

That night when he reached home he told his mother that there wasn't any need for her to work any longer if she didn't want to.

"I won another good stake to-day, and on the strength of it I'm going to give you \$1,000 to put in the bank along with that \$400 I gave you a little while ago."

His mother and sister were surprised and delighted to hear such news.

"You've never asked me how much money I'm worth, mother," he said. "You know I have told you that I only gave you a small part of my winnings before. Well, when I get my check to-morrow I'll bring it home and show it to you before I cash it."

He kept his word, and his mother and sister were amazed to learn that he was worth \$23,000.

Of course Millie got her candy, and this time it was a five-pound box.

"My gracious! What a lot you've got this time," she laughed, when he placed it on her desk. "You're awfully good. I wish you'd win \$15,000 every week."

"I wish so, too," replied Ben. "Then I'd soon get that million together and I would have to carry out my promise of proposing to you."

"You foolish boy!" flushed the girl.

"Thanks. If I made a million you wouldn't call me foolish. You'd be trying your very best to catch me."

"I would not," cried Millie, with a more vivid blush than before. "Money isn't everything to a girl."

"It is to some girls, but I don't think it is to you. You might take pity on me if I was only worth \$100,000."

"When I like any one money doesn't count," she said.

"I've got an idea that it counts a whole lot when two people go housekeeping. I know that mother, sis and I have seen strenuous times keeping the ball rolling, and that isn't any dream, Millie."

The stenographer agreed with him, for she and her mother had been through the mill, too.

CHAPTER XV.

A POINTER WORTH A FORTUNE.

When Saturday came around Mr. Durand called Ben into his private office and told him that he intended to promote him to the counting room in Enoch's place when business picked up again to the extent that another clerk was needed.

"Your promotion may not take place until fall, for I don't like to lose you as a messenger. I may say that you're the best one we ever had. But, in the meanwhile, to show you that we appreciate the value of your services, your wages will be raised two dollars a week, beginning with to-day."

"I am very much obliged to you, Mr. Durand," said Ben. "I will try to deserve the increase."

"There isn't any question about you deserving it, Ben," replied the broker. "Mr. Berry and myself are both of one mind on that score."

Mr. Durand turned to his desk and Ben retired a very happy boy.

Several weeks passed away before Ben got next to anything that looked like a tip.

Then he discovered that the L. & S. road had absorbed the A. & N.

One of the conditions of the transfer of control was that the former road was to guarantee the shareholders of the latter road a 1 1-2 per cent. quarterly dividend.

The announcement of this concession was bound to boom the stock of the A. & N., which had for a long time been a drug on the speculative market.

Ben got his pointer from a confidential clerk in the employ of the A. & N. road, who advised him to buy as much of the stock of that road as he could put up the margin for.

It was selling then for 40, and Ben put an order in at a big brokerage house for 5,000 shares.

It took the firm several days to get the stock, as it was scarce, owing to the fact that those on the inside had brokers out scouring the district for it.

Finally he was notified that the whole number of shares had been secured and was held subject to his order.

A few days later the news of the consolidation came out in the public press and immediately there was a rush by speculative brokers to purchase some of the A. & N. stock.

On the first day the price of the shares went to 52 and on the next day they rose to 65.

This was about as safe a deal as Ben could have gone into, as he couldn't very well lose, for the price was not at all likely to go down again unless the whole market participated in a bad slump.

So he did not sell out in any rush this time, but held on till the shares went up to something over 70 when he sold out his holdings, a thousand at a time, and made a profit of \$30 a share, or \$150,000 on the whole deal.

He said nothing to his mother or to Millie Saunders

about this transaction until the deal was concluded, and he had his check from the brokers in hand.

"Gee! They'll each have a fit, and so will sis, when I show them this check," said Ben, as he looked at it after taking it from the letter the mail carrier had just delivered. "I wonder what Mr. Durand and Mr. Berry would say if they knew I was worth all this money? Talk about luck! I couldn't have gotten hold of a finer pointer, for it was just like finding money. Hardly any risk about it at all. I'll bet I've made as much as many of the insiders. The clerk who put me wise thought I only had a few dollars to invest. How he would stare if he knew. I've got to give him a valuable present. Something worth \$500 at least to show my gratitude. I tell you it's a fine thing to be born fortunate. Then everything comes your way."

Most of the time Millie ate her lunch in the office.

That day when she was in the midst of it Ben walked in and asked her how she felt.

"Why, I feel all right," she replied. "I look well, don't I?"

"Yes. You're not subject to heart failure, are you?"

"Of course not. Why do you ask such a ridiculous question?"

"Because I'm going to treat you to a surprise, and I wanted to be sure that you wouldn't have a fit and oblige me to telephone for an ambulance."

"Oh, go on. What is your surprise?"

"You are sure you can stand it?"

"How tantalizing you are! What is it you're going to tell me?"

"I've just made a barrel of money off a tip I got."

"A barrel of money! Indeed! What's the size of the barrel?"

"This barrel holds 7,500 \$20 pieces and it's full to the cover."

"What sort of nonsense are you talking about?"

"No nonsense at all. I have made \$150,000 on the deal."

"You have made how much?"

Ben repeated the amount.

"You tell that very nicely, indeed, Ben Bassford."

"Don't you believe me?"

"Now, Ben, do talk common sense."

"That's what I'm doing."

The girl eyed him and went on eating.

"Well," continued Ben, "I didn't expect you would believe me, so I've brought along the evidence to convince you. There is the check I just received from my brokers. Read it slowly, so that you won't let any of it get away from you."

Millie read it twice.

It bore the lithographed name and address of the brokerage firm at one end, while their signature was in the proper place.

It was filled in plainly enough in Ben's name, and ordered the Bank of New York to pay the boy \$170,000.

"Ben Bassford, what does this mean?" cried the astonished girl.

"It means just what it says. I put up \$20,000 margin on 5,000 shares of A. & N. I cleared \$150,000 by the deal. That makes the amount of the check. I have \$2,000 left in my safe deposit box, so you see I am actually worth at this moment \$172,000. Aren't you glad you know me?"

Millie was simply paralyzed, and Ben had to explain the

whole story of the deal before she could get the fact through her head that the young messenger had suddenly become a very rich boy.

"I suppose you won't know plain little me after this," she said, with an arch glance in his face.

"That's right," grinned Ben. "I'm going to shake all my old friends, for I can feel my head swelling to a considerable extent. Do you notice any change in it?"

She shook her head.

"What are you going to do with all that money?"

"I may start a bank, or a life insurance company, or buy out a street railway, or something of that kind, and have myself elected president. For instance, I know a good scheme. I could buy some small railroad line that was on the hog, say for about \$100,000. Then, by applying up-to-date financial methods to it I would recapitalize it for, say \$1,000,000, and sell the shares to the public at as near par as I could. With a part of the money I would make new improvements and then get a new mortgage on the entire road for twice what they cost. A few more little kinks of that kind carried out under expert legal advice would probably make me a multi-millionaire in the course of time. The newspapers would probably denounce my methods, and call me a financial pirate, but I could stand that as well as the next man. What do you think of the idea?"

"I think you are almost too smart for Wall Street. But, tell me, all jokes aside, what are you going to do with your money?"

"Isn't it rather soon for you to expect me to answer such a complicated question? I've only just begun to realize that I'm worth a small fortune. The only project I have in view at present is to buy mother a fine home. As for the rest of the money, I may salt a lot of it down in bonds and mortgages of the gilt-edge order and let them earn more money for me while I sleep. Some day I expect to get married and my wife will want to spend a slice of it. How would you like to get on that job? Seeing as we're old friends, and I like you a whole lot, I'll give you the refusal of it for the next two years. That's fair enough, isn't it?"

Millie flushed to her hair, for there was considerable earnestness in Ben's voice and manner, and she knew that the young messenger did like her a great deal.

How much further Ben might have carried the matter is uncertain, if they had not been interrupted by one of the clerks, who came in from his lunch.

He had a funny story to tell of something he had seen on the street, and when he finished Millie resumed her work and Ben walked off.

CHAPTER XVI.

CONCLUSION.

The brokerage firm who had carried the deal through for Ben believed that he was merely a figure-head for Durand & Berry, whose messenger they knew him to be.

The members of the firm were acquainted with Ben's employers only in a business way, and as they supposed Durand & Berry had some object in carrying out the deal in a way that would not connect their names with it, they did not, as a matter of course, mention the matter to anybody outside of the office.

Had the firm known the truth of the matter Ben Bass-

ford would have been the talk of Wall Street before twenty-four hours had passed over his head.

The newspapers would have gotten hold of it, too, and Ben would have been alluded to as the young Napoleon of Wall Street.

Altogether he would have obtained more notoriety than would have pleased either him or his employers.

We will leave the reader to guess the effect produced on Ben's mother and sister by the evidence he produced that he had cleared \$150,000 in a single deal in the market.

Inside of a few short months the little family, through the boy's run of luck, had been raised from genteel poverty to comparative affluence, and it may well be believed that the change was a happy one for them.

Ben told his mother to hunt for a nice, comfortable house, with plenty of ground, in any locality that pleased her best, and he would come up with the money to pay for it.

The boy had a letter from Mr. Ridley about this time.

The farmer said that Drumgoole was paying him \$50 a month to save himself from persecution, and that the payments were to continue until he had accounted for the sum of \$1,000.

He invited Ben to come to Madison Corners and pay him a visit free of charge at any time he could find time to do so.

As the weather was now getting warm, Ben wrote Mr. Ridley and told him that he and his friend Dick Fanshaw would pay him a visit on the following Saturday afternoon and remain until Monday morning, and asked the farmer to meet them at the railroad station at Glendale, which was about a mile from the Corners.

The boys went to the ferry directly from their offices, after a lunch on Broad Street, caught the two o'clock train over the Erie road, and reached Glendale about half-past three.

Hiram Ridley was on hand with a light wagon to meet them, and he was very glad to see Ben again.

"Maria is tickled to death to hev you come, Ben," he said. "She ain't had no chance yet to thank you for puttin' that there deal through for me by which I made \$1,500. She says you're the honestest boy that——"

"Oh, cut it out, Mr. Ridley! I'm bashful and I don't like to be complimented."

"Wal, now, you ain't too bashful to talk to the gals, are you? There's a couple of stunners stoppin' at our place this week. Maria has been talkin' so much about you that they're both half crazy to see you."

"So you've got a couple of young ladies boarding with you, eh?" grinned Ben. "I guess Dick and I'll help entertain them till Monday morning."

"There, now, I knowed you two boys would be pleased out of your boots to meet a couple of fine gals. Maria and me likes to see young people enjy themselves. It kinder makes us feel young ag'in ourselves."

After a ride of a mile over a good road they came to a blacksmith shop and a cluster of perhaps a dozen houses, one of which was a general store.

"This here is the Corners," said Hiram Ridley. "I live 'bout half a mile beyond, down this crossroad."

The Ridley home was a small, white farmhouse, half covered with creepers, and sat back about three hundred feet from the road.

As Hiram drove through the front gate Ben and Dick caught sight of two female figures rocking on the veranda.

"Them are the gals," said the farmer, pointing toward them with his whip. "And there's Maria comin' out of the door to welcome you."

Maria Ridley welcomed Ben effusively, declaring that she was real glad to see him at the farm.

Ben introduced Dick to her, and then she introduced the boys to the two summer guests of the place.

The girls were prinked up to beat the band in anticipation of meeting Ben and Dick, and though neither was really handsome, the young messengers paid them as much attention as though they were heiresses.

After supper Mr. Ridley took the boys around the farm and showed them his cows, his horses, his chickens, his barn, and everything in which he took great pride.

The evening was spent on the veranda with the girls, Maria showing up occasionally and Mr. Ridley appearing about half an hour before it was time to retire.

Ben and Dick were installed in a good-sized room with a double bed, and as they were not accustomed to turning in so early as half-past nine they sat by one of the windows looking out on the starlit landscape and sizing up the fascinating qualities of the two young lady boarders.

A matter of two hours elapsed before they felt sleepy enough to think of going to bed.

Everybody else in the house was sound asleep by this time.

The view from the boys' window commanded the barn, and as Ben was on the point of suggesting that it was time they turned in, Dick said:

"Look yonder, Ben. There's a couple of persons hanging around the barn. I've been watching them several minutes and I don't like their actions. I'm satisfied they've no connection with the place, and I'll bet they're up to no good."

Ben looked in time to see the two figures sneak around to the rear of the barn, and the way they did it was decidedly suspicious.

"They must be a couple of tramps looking for a free night's lodging. I think Mr. Ridley ought to know about it, but I don't know which room in the house he occupies. If we knocked on one of the doors at random it would be just our luck to strike the one the young ladies are sleeping in."

"Let's sneak over to the barn ourselves," said Dick, who had been looking out of the window and investigating the approaches to their room. "All we have to do is to let ourselves down on this one-story ell below and then jump to the ground. There will be no trouble in getting back, for I see a small ladder lying on the ground close by."

"All right," replied Ben. "I'm with you. It's dollars to doughnuts that those chaps have no right to be around this place. If they get into the barn and should throw a match carelessly after lighting a pipe, they might set the place on fire, and that would be a great loss for Mr. Ridley."

It didn't take the boys more than a minute to reach the ground, and then they started for the barn.

When they got there they cautiously made their way to the back of the building.

Peering around the corner they saw the smaller of the two intruders on the shoulders of his companion, prying open a window shutter just within his reach.

He got it open just as Ben and Dick arrived on the scene, and then with considerable agility he clambered inside.

In a few minutes the back door of the barn was opened and then the other man walked inside.

Allowing a few minutes to elapse Ben glided up to the door and tried it.

It was not fastened now.

He pulled it open a little way and beckoned Dick to follow him inside.

They stood in the gloom of the place and listened.

Then they heard voices and saw a light at the end of the barn.

"Let's see what they're up to," said Ben. "Be careful not to make any noise."

They crept over the floor until they reached a spot where they could observe the actions of the interlopers.

One was up in the loft tossing hay down which the other was carrying in armfuls to a corner and piling it up.

"You've got enough down now, Enoch," said the chap below. "Slide down that rope and help make the second pile ready. We'll soon have our bonfire started, and I'll get good and square with Ridley for the money he's made me cough up."

"Gracious!" whispered Ben. "The intruders are Enoch Ridge and his cousin Howard Drumgoole. They're going to burn the barn down. Drumgoole wants to get back at the farmer and he's got Enoch to help him do it. We've got to put a spoke in their wheel, and save the barn."

Ben hurriedly outlined a plan to surprise and knock out the rascals.

They would get as close as they could unobserved and then when Ben gave the word they were to rush on them suddenly and strike them down with their fists, taking care to hit out as hard as they could.

"There's nothing more to be done than to set fire to the straw," said Drumgoole, surveying the two big piles of hay they had bunched up at opposite corners of the barn. "Then we'll get away as fast as we can."

He reached for the lantern, when Ben suddenly sprang upon him from behind and felled him to the floor with a blow behind the ear.

At the same time Dick rushed at Enoch and laid him out as flat as a pancake.

Both blows had been stunners, and before the dazed recipients of them recovered their faculties they were bound tightly to each other.

"Now," said Ben, "you remain here and watch these chaps while I go and arouse Mr. Ridley."

He hurried away, and with a stick began pounding on a side door.

Presently a window above was raised and the farmer stuck his head out.

"Who's there?" he demanded.

"I, Ben Bassford. Put on your clothes and come down. An attempt has been made to burn your barn down, but Dick and I have caught the would-be firebugs."

"Burn my barn!" gasped Mr. Ridley. "Wal, ef that don't beat all! I'll be right down, Ben."

In five minutes the farmer unlocked the door and came out.

Ben told him all that had happened, and who the two scamps were.

"You don't mean that Drumgoole is one of them?" said the astonished Mr. Ridley.

"He certainly is, and his cousin, Enoch Ridge, who used to work in our office, but was discharged for an attempted theft, is the other."

"By gosh! Who would have thought it!"

Ben led the way into the barn, and to the spot where Fanshaw was standing guard over the two helpless and discomfited rascals.

"So you've turned firebug, hev you?" said the farmer, regarding Drumgoole with no very pleasant look, after seeing the preparations that had been made to burn his barn. "Wal, I reckon you'll go to State prison for this, if there's any law in Jersey."

Mr. Ridley went away and aroused his hired man.

Then a team was hitched up, Enoch and Drumgoole were loaded into it, and the farmer with his man drove off to Glendale to enter a charge against the prisoners and have them locked up.

As soon as the wagon passed out of the yard Ben and Dick returned to their room, thoroughly satisfied with what they had done in Mr. Ridley's behalf.

Ben and Dick had to remain over until Monday noon, as their evidence was required at the examination of the prisoners.

Enoch and Drumgoole were held for trial.

In due time they were tried, convicted and got a stiff sentence at the Trenton State prison, and they are there now working out their terms.

When Ben and Dick got their two weeks' vacation they spent it down at the farmhouse of Hiram Ridley, and they both had a bang-up time there.

When business picked up in Wall Street in September Ben was promoted to the counting room and a new messenger boy hired.

With the beginning of this year he left the employ of Durand & Berry, after being with the firm seven years, and set up as a broker for himself, with a capital of a quarter of a million.

A few months later he and Millie Saunders were married, and they have a fine home in New Rochelle, not far from the place where his mother and sister live.

Here they are frequently visited by Dick Fanshaw, who expects to be married soon himself to a very pretty Brooklyn girl.

Ben, as a rising young broker, is very well liked in the Street, and he has been so successful from the start that it is getting to be a common thing for the brokers to refer to Ben Bassford's Luck.

THE END.

Read "A YOUNG GOLD KING; OR, THE TREASURE OF THE SECRET CAVES," which will be the next number (117) of "Fame and Fortune Weekly."

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GOOD STORIES.

Capt. Witzleben, of the general staff of the German army, has an article in Nord und Sud, of Berlin, on the czar's project to bring about reforms in the Russian army. Among the many changes, Capt. Witzleben thinks the following important: "All captains must undergo a proper military training and prove their efficiency at a written and oral examination. Their claims for promotion must be supported by a practical demonstration of their military skill as leaders at the head of their troops. The detailing of soldiers for occupation in the civil service is to be stopped, and all at present so occupied will be replaced by civil employees. The decree establishing these reforms has already been published." The whole mind of Russia, according to the writer quoted, is occupied with the question how Russia is to regain her former military prestige. Prominent among military reformers are the principal members of the army and aristocracy, and in this connection we read the names of Grand Duke Nicholas and Gen. Dedjuelin. As military service is compulsory in Russia, a general interest is exhibited in the lot and fortune of the soldier, and the Russian government finds it necessary to follow the popular will in the treatment of her conscripts. We are told that on a peace footing the Russian army consists of 160,000 men and 1,200 cannon, and is now one of the most efficient armies in Europe.

The latest member of a reigning family to embrace a religious life is the Prince of Loewenstein-Wertheim, who has just gone into a monastery, says a foreign exchange. He is well known through his long activity in opposition to duelling. He is now seventy-four. His only sister and two of his daughters took up conventual life long ago. His son, the Duke of Braganza, has just announced that he will also make a claim to the throne of that disturbed country. Among other religious members of reigning families is Prince Max of Saxony, brother of the reigning king, who is professor of canonical law and liturgy at the University of Freiburg. Among the so-called mediatized families there are many more examples, although they are always Catholics. One may search in vain for a Protestant dignitary who has gone into the religious life. Prince Frederic de Croy, who was not long ago a very lively young officer of the guards at Potsdam, is now a priest in the service of the pope. Two members of the Hohenlohe-Schillingsfuerst family have recently become priests. One, Prince Phillip, who formerly held a high political post, is now a Benedictine father, and Prince Karl Egon, who is barely out of his teens, has become a secular priest in the diocese of Siebenburgen. There is, of course, a long list of young women who have taken the veil.

Experts sent out by the United States Fisheries Bureau are engaged in an investigation of the fishery resources of the

Philippine Islands, partly with a view to ascertaining what species of animals native to those waters, if any, can be introduced to advantage in our own rivers, lakes, and estuaries. A strong impression is entertained that we may secure in this way some desirable fishes and mollusks, with possibly an aquatic reptile or two. In the molluscan line the outlook seems particularly promising. There is in the Philippines a giant oyster that is very good to eat, which might appropriately supplement our own bivalve of the Chesapeake. It weighs about four pounds when full grown; though the flesh is not quite so abundant proportionately as one might expect, and its thick and heavy shell is deeply ridged. Then there is the hammerhead oyster, much prized by the Filipinos, which is smaller in size, but reckoned delicious. Its name describes its shape pretty accurately. And in addition there is a species of mangrove oyster, not much bigger than a silver dollar, which is esteemed a delicacy. The natives of the Philippines are extremely fond of certain univalve mollusks, about two inches in length, which have pretty shells, polished and mottled. They eat great quantities of them; a fact which might afford a useful hint to ourselves, inasmuch as the same species of animal, familiar to naturalists as the flowery strombus, is common on the Florida and Gulf coasts. The most remarkable mollusk of the Philippines, however, is a species whose shells are commonly used in those islands for window panes. It is a bivalve, six inches in diameter, somewhat like a clam, and very round; but even a living specimen, freshly taken from the water, is so astonishingly flat and thin that by holding it up to the light one can look through it.

RIB TICKLERS.

"I gave you a dime, and you went immediately into a saloon," remarked the benevolent old gentleman. "Don't you know it is very wasteful to spend your money for liquor?" "I've often thought of that, sir," replied the weary wayfarer, "but I've never yet found a place where I could get it for nothing."

A nervous man on his lonely homeward way heard the echoing of footsteps behind him, and dim visions of hold-up men and garroters coursed through his brain. The faster he walked the more the man behind increased his speed, and although the nervous one took the most roundabout and devious course he could devise, still his tracker followed. At last he turned into a churchyard. "If he follows me here," he decided, "there can be no doubt about his intentions." The man behind did follow, and quivering with fear and rage, the nervous one turned and confronted him. "What do you want?" he demanded. "Why are you following me?" "Do you always go home like this," asked the stranger, "or are you giving yourself a treat to-night? I am going to Mr. Brown's, and the porter at the station told me to follow you, as you lived next door. Excuse my asking, but are you going home at all to-night?"

A young wife called her husband on the telephone to tell him a tale of woe. In tear choked accents she said, "That you, deary? Well, you know that lovely chicken pie I made you—that horrid old cat came in and ate it up before I could stop it!" He answered, "Never mind, darling; I'll get you another cat."

In a book store window there was a sign, "Porter wanted." Under it were some books and the legend, "Dickens' works all this week for four dollars." An Irishman came along, and, seeing the first sign, started into the store, then seeing the other he said, "Dickens works all this week for four dollars, does he? Well, let him; I'm a union man."

"Father," asked little Rollo, "what is a jingo?" "A jingo, my son, is a man who is firmly convinced that somebody other than himself ought to go out and whip somebody."

Shadowing a Red Umbrella

By Kit Clyde.

It was not the kind of red umbrella which, on a summer day, makes patches of picturesque color among the greenery of the parks or along the gray sand of the seaside.

It was of a peculiar, dark hue, as if it had been dyed in red ink; and it careened against me on the narrow pavement of a crowded cross street at the southern extremity of the city.

The violent jostle was what attracted my attention to its peculiarity.

As it carromed against my own, and my hat went spinning into the streaming gutter, I very naturally sent an inquiring glance after it.

It was already disappearing around a corner.

But in that quick glance I not only remarked its extraordinary hue, but I also had a fairly satisfactory view of the individual carrying it.

He was a tallish man, florid of feature, and stout of frame. He had a thick, blond mustache, and blond hair closely cut; his age might have been anywhere between thirty and forty.

He seemed in desperate haste, and uncommonly preoccupied in mind. And as he turned the corner he appeared to be directing his rapid footsteps into the entrance of a small store occupied by a dealer in gentlemen's furnishing goods.

"I shall recognize you again, my friend, if I ever have the pleasure of seeing you," I thought, wrathfully, as I picked my brand-new and mud-christened silk hat from the oozy rivulet beside the curb.

The rain was falling in a wretched, foggy drizzle. The pavement was slippery with mud and patches of ice rapidly thawing.

In the execrable walking the incident passed from my mind.

By the time I had transacted some pressing business and presented myself at the office, I had forgotten it altogether.

"You have come around just as I happen to want you," my chief said. "We want you to take Bob's place to-night."

"What's the matter with Bob?"

"He has discovered something which looks like a new clue. If he is right there will be more than one arrest within the next twenty-four hours."

"Has he struck the trail of an organized gang?"

"There is more than one engaged in the making of the counterfeit note, but at the present outlook their operations will be nipped in the bud."

"The Mulhorne girl still refuses to talk?"

"Not a word can be got from her lips. I believe she will die in prison before she will make any explanation whatever about the spurious money found in her possession. She must be either an accomplice or a dupe. The mistake was in locking her up; if she had been left at liberty and closely shadowed we should have been at the bottom of the mystery long ago."

The case was an interesting one.

The girl, Carrie Mulhorne, had purchased some trifling article in an up-town fancy bazaar, and had offered in payment a fifty-dollar bank note.

The large figure of the bill, together with the small value of the purchase, had excited suspicion at once.

An instant's examination showed the bill to be one of the most coarsely and unskillfully executed counterfeits ever tendered for circulation.

To all inquiries concerning how she had obtained it the girl refused to answer a word.

She had attempted to dash away from the bazaar as if overwhelmed with terror.

But the proprietor, who was an old gentleman of an excitable and choleric temper, had promptly overtaken her and handed her over to an officer.

After her arrest her purse was discovered to be crammed with the bogus stuff.

Whether she had herself managed to buy the "green goods" as a venture of her own, or whether she was the innocent agent of the guilty parties, could not be guessed.

From the first she had kept an obstinate and absolute silence.

She had been held for trial, and in the meantime the bank learned that quite a number of the counterfeits had been passed or tendered in several different quarters.

The bank officials had immediately secured detective service, and at the time I was detailed upon the case I was aware of all the principal points of consequence, and the items of progress also.

"The girl was locked up before the case was submitted to us," my superior reminded me. "But it don't matter now. Bob has tracked his game pretty nearly to cover. Another day or two will bring the rascals to the light of justice."

"And I am wanted to shadow the den he thinks he has spotted?"

"You are to go inside and take a survey of the premises. The dies and plates may be concealed there. You will not be interrupted; the men who hired the place leave every night at dark, and do not return until morning. There is a duplicate key provided for the opportunity."

I took the oddly-shaped brass key my superior handed me, and left the office.

But I must confess I did not relish the job.

The arrest of Carrie Mulhorne had of course frightened the suspected counterfeiters into a suspending of operations, and into desperate methods of concealing their implements.

The place I was to inspect was a dismantled and abandoned barge, moored at a wharf where the river was skirted by a densely populated tenement district.

Two men of an appearance which my fellow detective had considered highly suspicious had hired the barge with the ostensible purpose of ascertaining if she could be repaired, and if so of becoming her purchasers.

One of those two men was believed to be the brother or lover of the girl Carrie Mulhorne. He had been her frequent visitor at the house where she was employed as nurse-maid; and he had also been circumstantially identified as one of the individuals who had tendered a spurious bank note and failed to get genuine currency in exchange.

It was still early, although the foggy drizzle had shrouded the dusk in obscurity when I reached the barge.

I listened a moment before I stepped upon the deck, which, with the ebbing tide, had lowered several feet below the string-piece of the deserted pier.

But everything was still.

I jumped aboard, and, whistling carelessly, proceeded to survey everything from binnacle to hatchways.

I heard no sound but my own footsteps. I saw no light but the flicker of a street lamp, dim and indistinct through the foggy dusk.

But the darkness and silence were deceptive, as it proved.

By the light of the lantern with which I had provided myself I unlocked the padlock of one of the hatches and descended the ladder-like steps into the hold.

I had scarcely let myself down from the last steep step when a gruff and startled voice called upon me to halt.

Clenching my right hand defensively, I uplifted the lantern in my right hand to behold two men whose appearance in the uncertain gloomy light at first struck me as being threatening and most villainous.

"What for you sneaking down in my barge? You t'ink to steal somet'ings, yah?" the foremost demanded in tones of mingled alarm and anger.

I lowered my lantern, and laughed heartily in my surprise.

The startled men before me were old acquaintances. They were two of the most inoffensive and industrious property owners in the tenement district which skirted that portion of the river.

"I am after something I don't think you would like to have found secreted in your barge, Jake," I said. "I am in search of certain articles which possibly have been left behind by the men who hired her of you."

"They bad mens, you t'ink—yah? They nothing leave here. All they takes away. The big trunk; and the somet'ings in bags I not understand. They not pays me for mine barge. They says she not of what they would bargain make. I am at one great trouble! What I would have to do somebodys must tell me. They use mine barge; they promise—say of the goot pay; they goes away and nothing leaves; must I not to the law go for mine rights?"

"When did they take their things away?" I asked, as I looked searchingly around the hold of the barge.

"They go just one minute. You not meet them, yah?"

I heard the question, but I was too absorbed in a sudden discovery to speak in reply.

Just beside me, where the disturbed dust showed that a box or trunk of some kind had been removed, the uneven planking of the floor was stained and splashed with what looked like blood at a casual glance.

But a closer scrutiny revealed the marks as the fresh dripings from an umbrella, which had been leaned against one of the huge rib timbers of the hold.

The owner of the old barge gave me a description which tallied exactly with that of the tall, stout, florid man I had met in the down-town street.

If I had only known the man was one of the suspected counterfeiters I should have begun trailing the red umbrella then and there.

With not a little irritation I clambered back upon the pier. I had crossed to the opposite side, and had paused to deliberate what course I had best pursue.

I had neither seen nor heard anybody, but at the instant a red umbrella appeared beside me as suddenly and noiselessly as if it had sprung by magic from the ground.

Before I could recover from my astonishment a clenched fist shot out with terrific force, and I staggered back to fall headlong over the string-piece.

As I flung out my arms with an instinct to save myself, I clutched a length of rusted chain which seemed to have been caught and wedged between the string-piece and the flooring timber of the pier.

It stopped my fall, but my weight was sufficient to loosen it, and I felt myself being lowered link by link into the slushy ice of the slip.

Fortunately there was a row boat fastened to one of the piles almost beneath me, and by a last desperate effort I succeeded in flinging myself into it.

With some difficulty I unfastened the boat, and presently I effected a safe landing a few piers below.

There I turned the boat over to the care of a watchman, and darted down town.

I had walked a half dozen blocks, and was about boarding the car which had finally overtaken me, when I thought I saw the figure of my assailant standing near a street lamp just ahead.

It was the man with the odd red umbrella.

And just before him stood a light express wagon, or truck, which a balky horse had backed into the open space before one of the river front warehouses.

In the wagon was a cheaply made trunk and a solidly made box of moderate size.

In an instant I knew the box and trunk were those which had been taken from the barge.

I had not been ordered to seize the articles; I had simply been instructed to make an inspection without exciting observation. We had no positive evidence against the men, or, at least, I had not enough to warrant my interfering just yet.

"Take the critter out of harness, and see if you can't get another, Joe. Something must be done, or I'll be obliged to dump the load in the river," the man with the umbrella said wrathfully, as the balky beast refused to stir a foot.

"I think we will take charge of that load," some one remarked quietly, and I turned to see my fellow detective and a couple of police officers approaching.

My first thought was to prevent the escape of the individual with the red umbrella, whom I had noticed starting back with a hand slipping toward his pistol pocket.

I sprang toward him and had a hand upon his collar,

when he whirled upon me like a tiger, and with one terrific bound wrenched himself free.

One of the officers started in pursuit; the other stood guard over the driver of the truck, while my fellow detective and myself inspected the load.

It was what we had suspected. There were parcels of not only counterfeit bank notes, but there was a quantity of bogus coin also. And there were the implements and material for making both.

The driver of the truck looked astounded.

He was a handsome young fellow with as frank and honest a face as I ever beheld.

"I didn't know anything about the stuff," he declared, emphatically, and with what seemed genuine consternation.

"Did you not supply Carrie Mulhorne with counterfeit money?" I asked, as I took him away a prisoner.

He had admitted she was his sweetheart.

"I did not," he said with emphasis. "I don't know how she got hold of it. I don't even know the name of the scoundrel who has got me in this scrape."

"That's strange! You have been pretty closely associated with him in the matter."

"I have carried his boxes and parcels to the express office. Was I to be curious about the contents? Was I to disbelieve what he told me? He paid just as any other man would have done, and I have my living to make."

In spite of young Joe Vadley's honest looks and emphatic assertion of innocence, the case was turning rather dark against him.

He was identified as having attempted to exchange one of the spurious bills for good currency. At the time the bill had been declined as bad, and the young fellow's astonishment had saved him from any disagreeable consequences.

In the meantime the man with the red umbrella had not been captured. He seemed to have disappeared as utterly as if the earth had opened and swallowed him up when he wrenched himself free from my grip.

The next morning I strolled into the down-town store which I fancied he had entered the afternoon before.

I was not wrong.

When he turned the corner after jostling against me, he had gone directly into the place.

"He is one of our customers, and he stops at the Empire House. His name is Dalgol," the proprietor of the store informed me.

I took an officer with me and went straight to the small hotel specified.

We were ushered without the slightest objection to the room occupied by Mr. Dalgol.

"Come in," growled a fierce voice, as we tapped at his door.

But he was prepared for us.

He stood in the center of the room, a revolver in each hand.

It needed but a glance to see that the man was a lunatic. And so he was afterward proved.

He was overpowered after a terrible struggle, and taken to prison. From there he was afterward consigned to an insane asylum, where he died after a few months of close restraint.

He had been an engraver, and had long been subject to periods of insanity in a mild form. It was in one of these periods that his crazy brain devised the scheme of counterfeiting coin and bank notes.

Joe Vadley and pretty Carrie Mulhorne were both honorably acquitted.

The girl had received the bogus money by mail. She had supposed it a gift from her lover, who by economy and a little shrewd speculation was rapidly acquiring quite a competence.

When she learned the money was spurious her fears for her lover had sealed her lips.

But investigation proved that the crazy Dalgol had mailed it to her.

Her arrest had been caused by the freak of a madman, and was proved beyond a doubt.

She is now Mrs. Joe Vadley, and her handsome husband is one of the most prosperous young men of the city.

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